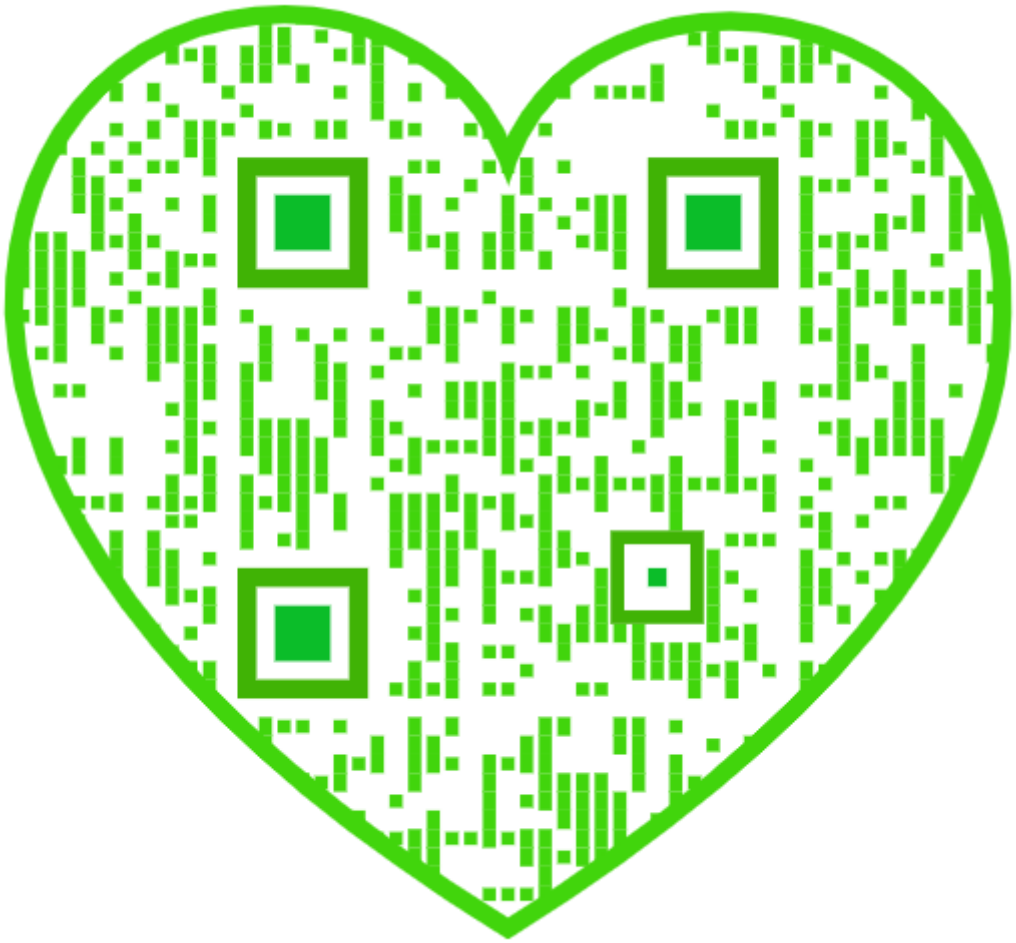
THE UNIVERSAL DICTATION COURSE.

TAYLOR.



Class _____

Book _____

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THE

UNIVERSAL DICTATION COURSE

..OF..

TAYLOR'S GRAHAM PHONOGRAPHY

MADE UP OF BUSINESS LETTERS FROM TWENTY-SIX DIFFERENT BUSINESSES, TOGETHER WITH LEGAL PAPERS, DEPOSITIONS, AND TESTIMONY FROM CIVIL AND CRIMINAL CASES.

...ARRANGED...

WITH COMPLETE VOCABULARY OF WORDS AND PHRASES (WITH PROPER SHORTHAND OUTLINES) PRECEDING EACH COLLECTION OR BUSINESS TO BE PRACTISED BEFORE TAKING DICTATION IN THAT BUSINESS

BY

W. L. MUSICK

AND ADAPTED TO ANY OF THE PITMANIC SYSTEMS
(BOOK FOR EACH SYSTEM)

NINETIETH THOUSAND.

A METHOD OF INSTRUCTION

ESPECIALLY PREPARED FOR SHORTHAND SCHOOLS, ACADEMIES, COLLEGES AND PRIVATE STUDY. THE METHOD AND ARRANGEMENT HAVE BEEN USED IN SCHOOL TEN YEARS BY THE AUTHOR BEFORE PUBLICATION

W. L. MUSICK PUBLISHING CO.,
ST. LOUIS, MO.

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PREFACE.

THE text-book of this system is a complete instructor as far as the principles of the system are concerned. It is not intended that this book shall take the place of the text-book, but that it shall be used as an auxiliary to the text-book. It is designed to follow the text-book, as a graded, classified, Dictation Course, for which there has always been a demand.

Throughout the Dictation Course the student is recommended to make free use of the text-book, by frequent reference to it, in all cases in which an outline is not understood, or a principle is forgotten.

It is intended for all grades of writers, but especially, to take the student at the very beginning of dictation and lead him, in a most systematic manner, through a carefully graded course, from the easiest, ordinary business letters, to the most difficult matter. The course should be practised and written through repeatedly, occasionally reviewing work passed over, and speed and accuracy will result.

It will be of great advantage to the instructors, students and writers of the system, for systematic study and practise, in systematically planning the work in the schoolroom and classifying the school, for special preparation in any particular line of business, for gaining speed and at the same time keeping the notes in good form, and as a book of reference.

THE AUTHOR.

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Universal Dictation Course

ADAPTED TO

Taylor's Graham Phonography.

INTRODUCTORY.

THIS course is made up of a large number of business letters, classified under twenty-six different heads of business, as hereinafter explained, together with other matter, such as legal documents, testimony in civil and criminal cases, general information for students, etc.

The words and phrases are selected from all this matter and arranged in the form of a vocabulary. The vocabulary of words and phrases for each business (with the proper shorthand outline), being placed before the matter, or letters pertaining to that business, so that the student may practise the words and phrases preparatory to taking dictation. It is of great convenience to the instructor and the student in the assignment of work to be done from day to day, and is a graded dictation course from the time the student begins dictation until he graduates.

It is the result of several years' work and experience of the author and was developed in the schoolroom. It has been tested by years of satisfactory use in school. The shorthand outlines are strictly in accordance with the system. No arbitrary changes have been made.

It is a step in advance of the old methods of teaching and studying shorthand, and abreast of the present advanced methods of instructing and training students in the Commercial Course.

The student is supposed to have carefully studied the text-book of the system before taking up this Dictation Course, and even then to continue carefully to review the principles in the text-book from time to time, as a foundation for the work herein.

ARRANGEMENT.

The course is made up of business letters that have been taken in actual work and classified under the following different heads of business: Wood and Coal, Furniture, Paper and Printing, Loans and Collections, Lumber, Flour and Feed, Hay and Grain, Wholesale and Retail Hardware, Railroading, Wholesale Dry Goods, Wholesale and Retail Implements, Real Estate and Insurance, Manufacturing, Building and Loan, Wholesale Grocery Business, Grain and Commission,

Merchandise Brokerage, Mill Machinery, Option Business, Law Correspondence, Legal Documents, together with Civil and Criminal Cases that have been taken in Actual Court Work.

The shortest and easiest Business Letters are put first and those which follow are gradually longer and more difficult, furnishing all kinds of practise, from the simplest to the most difficult, followed by the Court Work and other matter.

THE PLAN.

A vocabulary of words and phrases is selected from the letters of the Wood and Coal Business and placed in the book preceding the letters of that business; then the vocabulary of the Furniture Business, followed by the letters selected from the Furniture Business, and so on, the vocabulary of each business or line of work being followed immediately by the letters, or the testimony, or other matter, so that the student may thoroughly practise all the words and phrases before taking the matter in dictation.

THE METHOD OF INSTRUCTION.

Classes should be graded as nearly as possible according to their speed and accuracy (the instructor is his own best judge in this matter), and arranged in the room in regular order, or so as to be convenient for instructors. The typewriter program should be arranged as nearly as possible by classes, in the order in which the dictation is done.

Students are supposed to have practised their words and phrases in advance, so that, as soon as school is called, the instructor may at once dictate to the advanced class wherever it may be in the course. The class may then be allowed to go to the typewriters, when the instructor will proceed to dictate to the next class, after which the students of this class should read their notes and practise their words and phrases preparatory to taking the next dictation, going to the typewriter at their time on the program, the instructor now proceeds as before, until all the classes have had dictation, when he should go back to the first class, and have them read part or all of the first dictation, and give them another dictation, and so on, going around the same as before, using his own judgment as to how much the class should read back to him. The students in each class should read their notes and practise their vocabulary for the next dictation, while the instructors are dictating to the other classes.

The typewriter program should be written and posted up in a conspicuous place, and each student is supposed to know his typewriting period, and to go to the machine and come away promptly, so that every one can work systematically. Changing the classes and promoting students will necessitate a frequent change of the typewriter program, which change should be made known to the students at the time.

In this way one instructor can handle five or six classes, and two instructors can handle sixty to seventy-five students, and even more, depending, of course, upon the classification of the school and the number of beginners. Each student will get from fifteen to eighty letters a day, depending on the speed at which he is able to take the dictation. Those who need more dictation may take the dictation of the class in advance of them, and of the classes behind them.

The student has the correct outline to practise, and can prepare on ten times as much matter as in the old way of study, and do it better.

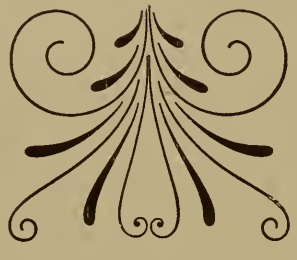
The teacher is relieved of a great deal of tedious and annoying work, as the student can readily refer to the vocabulary for any word or phrase he may want. Every student has the letters and other matter that he will have to take in dictation together with the vocabulary of the words and phrases to practise in preparing for

the dictation so that he always knows just what comes next, and what he should do to be ready. One teacher can do more and do it better, by this method, than two can do in the old way. It is much more satisfactory to the student, hence, he is not nearly so likely to become discouraged.

When the instructor has finished dictating to a class he has only to say where he left off, and in what business the next dictation will be, and state the number of the next letter, and the class will know exactly what to do to be prepared when the instructor is ready to dictate again.

THE SECRET OF SUCCESS IS PRACTISE.

Let no one depend on dictation alone. Speed is acquired by reading as well as by writing, and this method of practising each word and phrase in the vocabulary over and over many times, gets the exact form of the correct outline thoroughly fixed in the mind and, at the same time, gives the student experience in forming the characters.



SHORTHAND NUMERALS.

For small numbers the Arabic numerals are preferable, however, several of them, such as 1, 2, 3, 6, and 10 may be written in shorthand to good advantage, and for large numbers and denominations the following will be found very expedient and always perfectly legible. They are, of course, optional and the learner may use them as they are here, or any of them that he may choose.

One
Two
Three

Four
Five
Six

Seven
Eight
Nine

Ten
Twenty
Thirty

Forty
Fifty
Sixty

Seventy
Eighty
Ninety

100
200
300

400
1,500
2,000

4,000
18,000
30,000

50,000
80,000
400,000

700,000
4,000,000

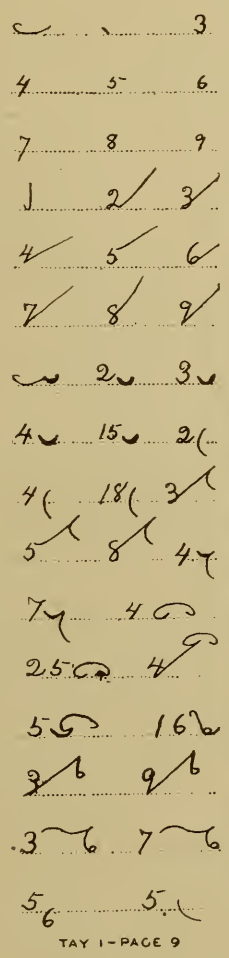
25,000,000
40,000,000

500,000,000
16 per cent

30 days
90 days

3 months
7 months

Five-sixths
5½



TAY 1-PAGE 9

12 months
15 months

$300
$700

$1,000
$3,000

$40,000
$80,000

$2,500,000
50 cents

25 cents
4 bushels

25 bushels
30 bushels

700 bushels
900 bushels

10,000 bushels
40,000 bushels

25,000 bushels
15 pounds

40 pounds
400 pounds

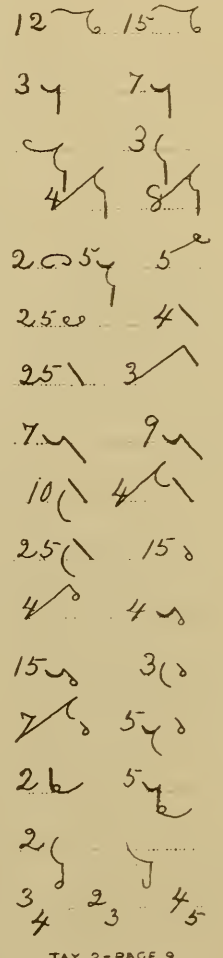
1,500 pounds
3,000 pounds

70,000 pounds
500,000 pounds

2 dozen
500 dozen

2,000 tons
1-2 ton

¾
⅔
Four-fifths



TAY 2-PAGE 9

NOTE. — When numbers like $25.75 are to be written, write the dollars on the 2d position and the cents on the 1st position without any other marks.

We, with
What, would
Were, ye

Beyond, year
Years, you
Yet, we were

We would, with what
Were we, were what
What we, what were

What would, would we
Would what, we yet
With you, were you

Were ye, were yet
What you, what ye
What yet, would you

Would ye, would yet
Ye were, ye would
Yet we, yet were

You were, you would
Beyond what, we were of
We were having

We were not, we would have
What were having
What were of, what'd have

Would we have, what you've
Would you've, were you'ving
Were you to have, were we of

Were we to have
Ye would've, ye were to have
Ye were having, ye were of

You were of, you were to have
You were having, you'd have
Beyond what is, beyond you

With us, with his
With as, what has
What is, would his

Would as, were his
Were as, beyond his
Beyond us, yet his

We were as, we were his
We would as, with what is
With what has, were we as

What were his, what were as
What'd his, were you his
Were you as, you were as

Of, of a or an
Of all, of his
Of us, of our

Of the, of what
Of whom, of whose
Of you, of our own

Of all his, of what has
Of it, of its
To, to a or an

To the, how
To all, to his
To us, to have

To our, to ours
To what, to what is or has
Is to, as to

As to the, as to our own
To ourselves, to having
Of ours, of having

Of what the, to what the
All, all our
All of, all have

All are, all our own
All would, all will
All his or is, all of us

All are the, all of the
Too, two
Two years, too high

Two others, two of us
Or, or a or an
Or all, or will

Or our, or are
Or his, or is
Or as, or us

Or if, or have
Or of, or not
Or our own, or the

Or we, or with
Or what, or would
Or you, or if I

Or if he, or if you
Or are you, or having
Or with us, or are we

But, but a or an
But all, but will
But all of, but all have

But will have
But are not
But our own, but he

But the, but as
But his, but is
But if, but for

But have, but of
But not, but he is
But were, but would

But you, but are having
Awe, already
Awful, awe of

Awed, owe
Owed, owes
Owing, O or oh

On, on a or an
On all, on all his
On all of, on all of us

On all of his, on thr
On all thr, on all of it
On all the, on the

On you, on all of you
On all of our, on having
On having the, on having a

On high, on either hand
On the other hand, on the one
On to, on to the [hand

Onward, on what
On whom, on and on
On our, on our own

On us, on his
On whose, on us all
Should, should a or an

Should have, should he
Should I, should thr
Should therefore, should we

Should you, should the
Should have thr, should our
Should all, should his

How, how is
How will, how are
How have, how would

How are you, how is the
How has he, how he
How have you, how I

How will I, how will he
How will you, how we
How would you, how would

Ought, ought all
Ought he, ought the
Ought I, ought not

Ought our, ought thr
Ought thr own, ought thr not
Ought therefore ought the

Ought he have, ought his
Ought to, ought to have
Ought we, ought you

Who or whom, whose
Who are, who are of
Who are having, whoever

Who should, who were
Who will, who will have
Who would, who is

Who has, whosoever
And an, and but
And all, and will

And are, and our
And as, and us
And I, and if

And of, and have
And should, and the
And he, and to

And to the, and how
And to a, and to you
And we, and were

And what, and would
And who, and to whom
And our own, and are having

And is, and his
And will have, and of the
And have the, and if the

I, I have
I and, I should
I would, I were

He, he is or has
He have, he having
He is a, he is the

He should, should he
He would, he were
He who, he who will

Were he, what he
Would he, yet he
He is-his, he has-is

He is thr, he has thr
He is not, he has not
He would not, he should not

What is the, who is the
He is therefore, would the
Would therefore, since thr

Since thr is, around thr
Around thrs, doing thr
Doing therefore, doing thr [own

VOCABULARY OF THE

WOOD AND COAL BUSINESS

in which the words and phrases are selected from the Business Letters which follow, beginning on page 5. This vocabulary is arranged for convenience in study and practice. The numbers in the vocabulary refer to the number of the letter from which the words and phrases are taken, making a ready reference as well as being convenient for preparation by the student and assignment of work by the instructor.

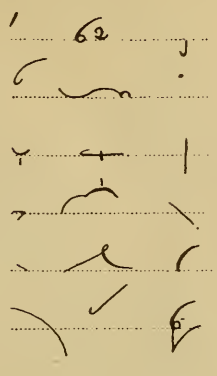
The student should practice each word over and over, eight or ten times, being careful to form the outline well, and taking care to write it in the correct position. Don't try to remember "how it looks" and imitate it, but know what "it is" and make it. The text-book should be kept near at hand, and any principle not thoroughly understood, promptly looked up.

The beginner should not endeavor to prepare on more than five letters for each dictation for a while; however, the instructor will be the best judge of that matter, and should be left free to have each student proceed as seems best in each individual case. As the student becomes more familiar with the shorthand outlines, he may prepare for and take a greater number of letters at a dictation.

It will be well to review the Wood and Coal letters two or three times before taking up the Furniture Business.

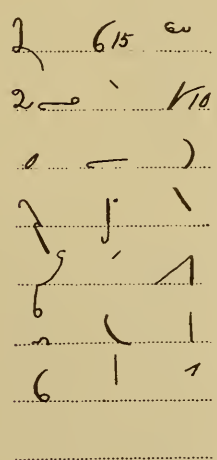
1

Gentlemen
Yours of the 2d
At hand
We will
Name you
The
Nut
Coal
At
And the
Lump
Hoping
To
Receive
Your
Order
We are
Yours truly.



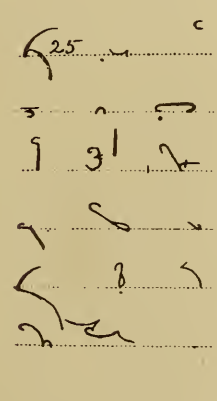
2

Dear Sir
Yours of the 15th
We sent you
2 cars
Of
July 10th
The first
Car
Was
Probably
Detained
By
Washouts
On
Road
And you
Have
It
This
Time
On the



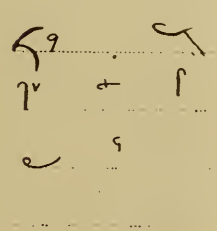
3

Your favor of the 25th
And noted
We
Quote
You
Green
Wood
3 dollars
Per cord
And will be
Pleased
To have
Your order
Trusting
Hear
From you
In the near
Future



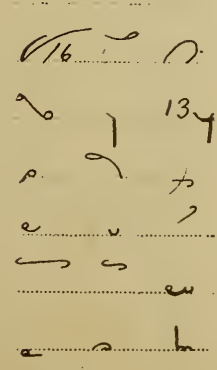
4

Your favor of the 9th
And
In reply
Dry
Cord
Delivered
Soon
With
An



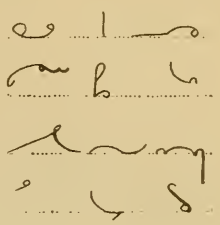
5

Your letter of the 16th
Inst.
Will say
Express
To-day
1300 dollars
As the
Store
Account
Has not
Yet
Arrived
We can
We can not
Send you
Exact
Amount
Due you



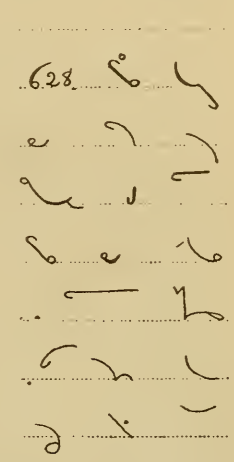
TAY 1-PAGE 1

As soon as
It
Comes
We will send you
Statement
If you
Receive
Money
You may draw
On us
For the
Balance



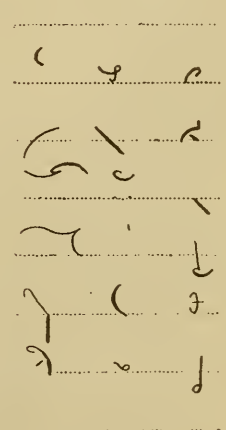
6

Yours of the 28th
Bills
Have been
Sent
From
Our
Springfield
Do not
Agree
Please
Send
Office
A
Correct
Itemized
And we will
Remit
For
Ourselves
Pay
Any



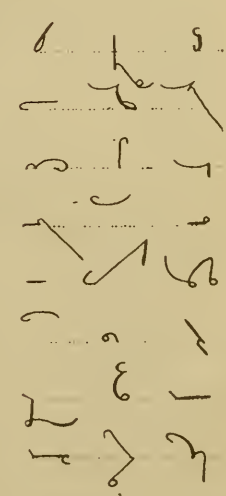
7

That
Understand
Will not
Allow
To be
Loaded
Any more
Want
About
Month
Or
At any rate
Per day
Them
Turned
Over
To us
At once



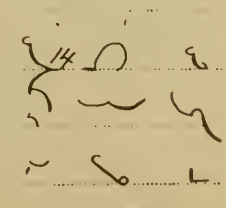
8

Just
At present
We do not
Care
Invest
In the property
You mention
It will
No doubt
Good property
When
Gets
Good
Railroad
Facilities
We may
Sometime
Be able to
To do something
With this
Together
Together with
Purchase
Very truly



9

We have your favor of the 14th
And will say
We have not
Heard
Anything
If you have
Not
Please
Deduct



TAY 2 - PAGE 1

Amount
From the
July

Us
From you
Soon

10

We have your favor the 19th Inst.
And note contents

We are
About
To

Commence
Suit
Against

J. M. C.
We would
To go

On our bond
For cost
Which

Will not be
More than
We have

To pay
Cost
You will not be

Troubled
As
Do so

11

We have your order
Booked
One

Lump
Orders
Additional

But
Does
Does not

What
Size
Let us know

And we will
Ship
As you direct

12

Enclosed
Find
Difference

In
Weights
Taken

Ft. Scott
That
Give you

Are the
Our
Agent

Who
Weighed
Each

Of these
Notice
That the

Vouchered
Are
600 Pounds

Less
Than the
Originally

Called
As
10 per cent

Must have been
Deducted
Make

13

Presume
Would not
Want

Price
Ask
For coal

As
Steady
Demand

TAY 1 - PAGE 2

During
You wish
There

Could
Object
Cutting

We could
However
Make you

Cents
At the
Mines

14

We will make
Mining
Advanced

On the first
Which
Of course

When you get
Ready
For the

Hard
Shipping
Considerable

Now
How
Owe

15

And we will make you
Anthracite
Same as

Last time
Although
It is

Higher
But
I

But I
But I told you
Would

I would
Try
And make it

Same
Sept.
You can

Mix
As you
Get it

As you get it
Can
You can not

16

Write the
Hurry
Forward

Your coal
Strike
Last

Week
Threw
Behind

Somewhat
There was an
Accident

Causing
Death
Of a

Miner
And they
Stopped

Work
One day
On that account

Had
Better
Often

They will
Forget
Forget you

17

Seen
G. F. A.
And you may

Give him
Draft
On us

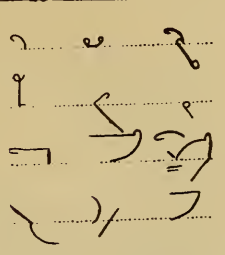
TAY 2 - PAGE 2

Freight
Send us
Freight bills

Instructed
He will be
Accept

Credit
Cashier
Mr. Aldrich

Before
So much
Cash



18

December
Actual
Any

Size
Namely
Per ton

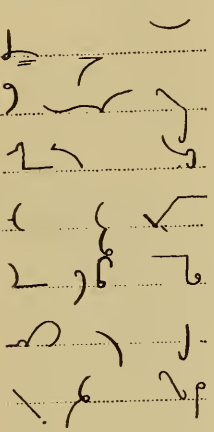
On track here
If you
Do not

Think
Think this
Bed-rock

Ask
Other dealers
Quotations

And you will see
Away
Down

Hoping
This will
Prove satisfactory



19

Continue
Shipment
Cinders

At the
Rate of
Per day

Until
Countermand
Please send

Carry
Most
Iron

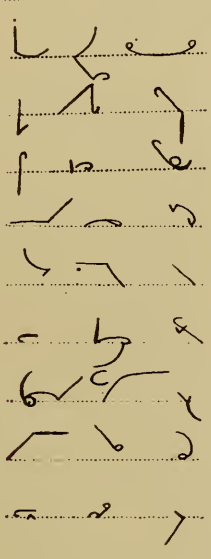
If the
Keep
Up

Grade
Diminish
Pile

This summer
We would like
To have them

Regularly
Possible
So as

Crowd
Yards
Too much



20

We have sent
On your order
We know

Other
Parties
Are selling

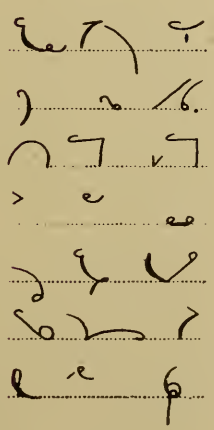
Lower
Quality
But the quality

Of the
Is not
As good as

Ours
We have sent
Various

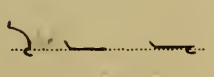
Places
Remainder
Of your

Stove
Soft
This is satisfactory



21

Herewith
Together
Together with



TAY 1 - PAGE 3

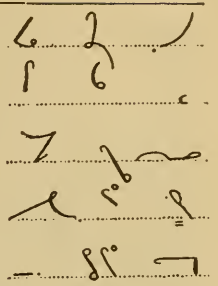
Agents
Tracer
Showing

Delivered
These
Were

In which the
Numbers
Mixed

Receiving
Billed
Stipp

Getting
Expense-bill
Credit



22

Missed
Your
Frequent

Orders
Lately
And are

Anxious
Business
With you

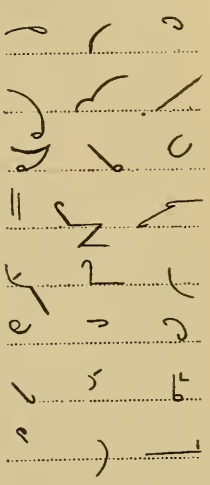
Time to time
Black-jack
Hickory

F. O. B.
Track
Half

Seasoned
Kind
Furnished

Above
Sawed
Twice

Split
Use
Cook



23

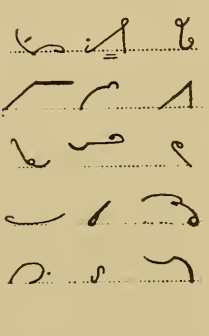
Foreman
Weir City
Instructions

Regularly
Will you
Write

Present
Indications
Supply

Winter
Just
Miners

Will say
It will not
Any way



24

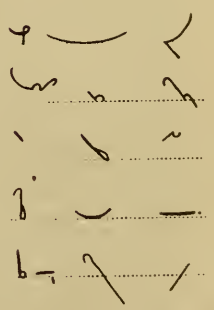
Understood
Another
Shipped

If you are not
To you
Prepared

All
Best
On you

Trust
Long
Going

It is good
Property
Charged



25

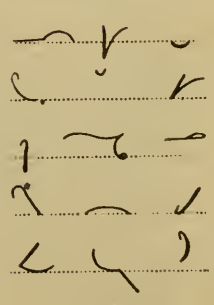
Came
Duly
Hand

Following
Year
July

During
Months
Aug.

April
May
June

Jan.
Feb.
Either



TAY 2 - PAGE 3

March
Sept.
Oct.

Nov.
Dec.
Fort Scott

Slack
All the above
Kansas City

Railroad
K. C. F. S. & G.
As a

Basis
Settlement
Acceptance

Offer
Considered
Will be considered a

Contract
Monday
Tuesday

Wednesday
Thursday
Friday

Saturday
Sunday
Yesterday

26

In regard
Slack
No. 20

C. & A.
Mistake
Dispatch

We would send you
We would
Send you

Difference
Cash
In the meantime

Down
Account
Its

27

Statement
Requested
Showing

Make
Arrangements
All

Something
Drift
Mind

R. R. Co.
Asked us
Matter

28

Still
On our books
Against

$26.75
For which
We have sent you

Several
But can get
Reply

To them
Let us hear
On receipt of this

29

We are in receipt of
Your letter of the 9th
In reply

Will say
Mr. B.
Away

Town
Will be
Back

Monday
When he will
Write you

About the
Brick
You may send

To our place
There will be
Delay

30

Your letter of the 15th
Received
And will say that

Manager
Mr. Smith
And will not

Return
Days
Left

Word
He came
Home

He would see you
And that
Could then

Be made
As have
Already

Been
Mentioned
This will be satisfactory

31

Will you please
Inform
If you have

Yet
Found
Anything

Showing
Against you
Had not

Taken
Which you report
Report

Please
Correct
Books

32

Named
Are more than
We can

Stand
Re-ship
125 miles

South
Send us
Prices

F. O. B.
We can do
Weights

For the coal
Continue
To give you

Price
Until
It is being

Used
In place
Great deal

33

Operators
Kansas City
Points

Talking
North
View

Of taking
United
Action

Recently
Legislature
Obeyed

Change
General
Co-operation

South
Have been
With the

Of the river
On the mining
Passed

If the law
Is to be
There will have

In the prices
Should be general
And at the same time

Of other
Attend a meeting
Sometime

LETTERS SELECTED FROM THE

WOOD AND COAL BUSINESS.

NOTE.—Students should prepare for dictation by writing each word from six to ten times before taking the letters in dictation. Make the outline carefully and be sure you understand each as you practise it. Learn the words and phrases in the vocabulary on five or six letters at a time, and as you become more familiar by review, more may be taken at a dictation. The number that should be dictated at each dictation depends upon how well the student knows the words and phrases.

1.

Gentlemen :— Yours of the 2d at hand. We will name you the nut coal at $3.25 and the lump at $3.50.

Hoping to receive your order, we are,

Yours truly, (36 words)

2.

Dear Sir :— Yours of the 15th received. We sent you 2 cars of coal July 10. The first car was detained by washouts on the road, and you probably have it by this time.

Yours truly, (37 words)

3.

Dear Sir :— Your favor of the 15th at hand and noted. We quote you green wood at $3.00 per cord, and will be pleased to have your order.

Trusting to hear from you in the near future, we are,

Yours truly, (43 words)

4.

Gentlemen :— Your favor of the 9th received, and in reply we quote you dry wood at $3.25 per cord, and green at $3.00 per cord, delivered.

Trusting to hear from you soon with an order, we are,

Yours truly, (43 words)

5.

Dear Sir :— Your letter of the 16th inst. received and in reply will say we sent you by express to-day $1300. As the store account has not yet arrived, we cannot send you the exact amount due you. As soon as it comes, we will send you statement, and, if you need the money, you may draw on us for the balance.

Yours truly, (64 words)

6.

Gentlemen :— Yours of the 28th at hand and noted. The amount of bills has been sent from our store at Springfield and does not agree. Please send to this office a correct itemized statement, and we will remit for ourselves. Do not pay any bills.

Yours truly, (48 words)

7.

Dear Sir :— In reply to yours of the 28th will say that we understand the road will not allow the cars to be loaded with coal any more, and we shall want about 75 cars this month, or, at any rate, about 2 cars per day.

Please have them turned over to us at once, and oblige,

Yours truly, (61 words)

8.

Dear Sir :— In reply to yours of the 14th inst. will say that just at present we do not care to invest in the property you mention. It will, no doubt, be good property when it gets good railroad facilities. We may, sometime in the future, be able to do something with this together with you, or by purchase.

Very truly, (60 words)

9.

Dear Sir :— We have your favor of the 14th inst. and will say we have not heard anything yet from car 295 sent you July 15th. If you have not received it, please deduct the amount from July bill and remit us the balance.

Trusting to hear from you soon, we are,

Yours truly, (57 words)

10.

Dear Sir :— We have your favor of the 19th inst. and note contents. We are about to commence suit against J. M. C. and would like for you to go on our bond for costs, which will not be more than $10.00 or $15.00. If we have to pay the costs, you will not be troubled, as we will do so.

Yours truly, (65 words)

11.

Dear Sir :— We have your order booked for one car lump and one car stove. Yours of the 28th orders one car additional, but does not say what size.

Please let us know, and we will ship as you direct.

Yours truly, (42 words)

12.

Gentlemen :— Enclosed find bill for difference in weight on 2 cars of coal, taken at Ft. Scott. The weights we give you are the weights of our agent, who weighed each of these cars.

We notice that the weights as vouchered are 600 lbs. less than the bill originally called for, so 20 per cent must have been deducted.

Please make voucher for difference.

Yours truly, (66 words)

13.

Dear Sir :— Yours of the 2d at hand and noted. We presume you would not want to pay the price we ask for coal, and, as we have a steady demand during the time you wish it, there could be no object in cutting the price. We could, however, make you a price of 7½ cts. at the mines.

Yours truly, (61 words)

14.

Gentlemen :— Yours of the 2d received and noted. We will make the nut coal at $3.50, and the lump at $4.50.

You know the price of mining advanced on the 1st inst., which of course advanced the cost. Let us know when you get ready for the hard coal. We are shipping considerable now.

Yours truly, (61 words)

15.

Gentlemen :— Yours of the 15th received, and we will make you the anthracite coal same as last time, although it is higher, but I told you I would try and make it the same for September. You can mix the coal as you get it, can you not?

Yours truly, (56 words)

16.

Gentlemen :— We will write the mines to hurry forward your coal. The strike last week threw them behind somewhat; this week there was an accident causing the death of a miner, and they stopped work one day on that account.

You had better write the mines often so they will not forget you.

Yours truly, (63 words)

17.

Gentlemen :— Yours of the 29th at hand and noted. We have seen the G. F. A. You may give him a draft on us for full amount of freight on three cars, and send us the freight bills. He will be instructed to accept the draft, and he can credit it to the cashier, Mr. Aldrich, the same as before, as so much cash.

Yours truly, (74 words)

18.

Gentlemen :— Yours of December 1st at hand. We quote you the actual cost on car of hard coal, any size you want; namely, $7.40 per ton on track here. If you do not think this bed-rock price, ask other dealers for quotations, and you will see that we are away down.

Hoping this will prove satisfactory, I am,

Yours truly, (65 words)

19.

Gentlemen :— Please continue shipment of cinders at the rate of 2 cars per day until we countermand the order. Please send the cinders that carry the most iron. If the cinders keep up to grade, we will try to diminish your pile for you this summer. We would like to have them sent forward as regularly as possible so as not to crowd the yards too much.

Yours truly, (69 words)

20.

Gentlemen :— Yours of the 25th received and noted. We will send you two cars of coal on your order. We know other parties are selling at lower prices but if the quality of their coal were as good as ours their prices would be as high. We have sold against them at various places. We will make the remainder of your coal at $3.50 on stove and nut, and $3.25 on soft. If this is satisfactory, let us know.

Yours truly, (87 words)

21.

Gentlemen :— Herewith enclosed find statement of 2 cars of coal, together with agent's tracer showing car delivered to you. These were the cars in which the numbers were mixed, you receiving the car billed to Stipp, and he getting one of your cars. Please remit for same together with expense-bills, as we need them to credit you with the freight.

Yours truly, (63 words)

22.

Dear Sir :— We have missed your frequent orders lately, and are anxious to do some business with you from time to time.

We quote you dry cord wood, blackjack and hickory, at $3.50 per cord f. o. b. your track, and green and half-seasoned wood, same kind, at $3.00 per cord your track. We can furnish you wood same as above, sawed twice in two, at $3.75 per cord on track here; sawed twice in two and split ready for use in cook stove at $4.50 per cord f. o. b. your track.

Trusting to receive an order in the near future, we are,

Yours truly, (116 words)

23.

Gentlemen :— Yours of the 11th at hand. Our foreman at Weir City has instructions to ship you coal regularly. Will you write and have him send the balance of your order at once? From present indications, we can supply you with what coal you may want this winter.

We cannot quote you prices just now as miners may want more pay for mining the coal, but will say it will not be more than 13 cents anyway.

Yours truly, (80 words)

24.

Gentlemen :— Yours of the 13th at hand. We understood your order to be for another car of hard coal, and so shipped it to you. If you are not prepared to-day for all of it, do the best you can, and we will wait on you for the balance which we trust will not be long, as coal is going up. It is good property at the price we have charged you.

Yours truly, (78 words)

25.

Dear Sir :— Yours of the 9th inst. came duly to hand. We quote you the following prices for one year, from July 1st, '95, to July 1st, '96: during the months of July and August, '95, and April, May and June, '96, lump coal, either Weir City or Fort Scott at 10 cts.; and for months from September 1st, '95, to March 1st, '96, 11 cts. Slack for the year, 5½ cts.

All the above f. o. b. Kansas City, and railroad weights of the Kansas City, Fort Scott & Gulf Railroad as a basis of settlement. An acceptance of this offer will be considered a contract.

Yours truly, (118 words)

26.

Dear Sir :— Yours of the 24th at hand. In regard to slack coal No. 20, C. & A., shipped you by mistake, we sent you dispatch yesterday directing you to take $1.00 a ton on it, and we would send you the difference in cash. In the meantime, we will try and get the K. C. F. S. & G. R. R. to cut the freight down, on account of its being slack.

Yours truly, (75 words)

27.

Gentlemen :— We sent you statement of account as requested showing amount due us $25.66. Can you not make arrangements to pay us, if not all, something on account? If you commence mining the drift, we should not mind taking coal from you for the balance. We understood from the R. R. Co., who asked us about setting in cars for you, that you wanted two cars to load. Let us hear from you in regard to the matter.

Yours truly, (82 words)

28.

Dear Sir :— We have still on our books a balance against you of $26.75 for which we have sent you several statements but can get no reply to them.

Please let us hear from you on receipt of this, and oblige,

Yours truly, (46 words)

29.

Gentlemen :— We are in receipt of your letter of the 9th, and in reply will say Mr. B. is away from town. He will be back Monday, when he will write you about the brick. In the meantime you may send three cars of brick to our place in Weir City, Kan., so there will be no delay.

Yours truly, (60 words)

30.

Dear Sir :— Your letter of the 15th received and will say that our manager, Mr. Smith, is away and will not return for several days, but left word that as soon as he came home he would see you and that arrangements could then be made as have already been mentioned.

Hoping this will be satisfactory, we are,

Yours truly, (60 words)

31.

Gentlemen :— Will you please inform me if you have not yet found out anything about car 2632, Jan. 11th, and 3793, Feb. 13th. We sent you statement of account showing $141.20 against you, but had not taken into account the freight on car 3121, which you report as $50.75.

Please see whether we are correct as our books show.

Yours truly, (76 words)

32.

Gentlemen :— Yours of the 3d received and noted. The prices named by you are more than we can stand, as we have

to re-ship this coal 125 miles south of here. You might send us prices f. o. b., and we will see what we can do on weights south of here. We will continue to give you the price we have been paying for the coal, until October 1st. We understand it is being used a great deal in place of lump.

Yours truly, (85 words)

33.

Dear Sir :— The coal operators of Kansas City and points south of here have been talking of having a meeting here in Kansas City with the operators north of the river, with a view of taking some united action on the mining bill recently passed by the legislature. If the law is to be obeyed, there will have to be some change in the price of mining, and the change should be general and at the same time.

We should like your co-operation and views in the matter, and also the views of other operators. Will you talk the matter over with some of the operators, and attend a meeting in Kansas City some time in June?

Yours truly, (118 words)

VOCABULARY OF THE

FURNITURE BUSINESS,

In which the words and phrases are selected for study, the same as in the previous business. The student should prepare well on the words and phrases before taking the letters in dictation, by practising each word and phrase over eight or ten times, being careful to make the outline correct, and to understand how it spells the word, unless it be a word-sign.

The number of letters to be given in each dictation must depend on how well the student or class is prepared. The letters in the Furniture Business may be given in two, three, four, or more dictations. The number of dictations should be left entirely to the judgment of the instructor.

Keep your pencil sharp, but do not wait until the dictator begins to read before you decide to sharpen it.

1

Invoice
Bill-lading
Shipping-bill

Attached
Furnished
Trace

Charges
Failed
Destination

2

Do you wish
Kensington
Ingrain

Turkish
Rugs
There are no

Sizes
Nearest
Is

We can make you
Carpet
To you

3

Furniture Co.
That you are
Willing

Are willing
Chamber
At the

Paid
Less
Let us know

4

Sometime ago
Illustrated
List

Then
Informed
That your

Was not
At the above
Address

Parlor
Bed-room
Early

5

Failure
Member
Castors

Nearly
Of them
We have had

We have shipped
Trouble
Getting

Lately
Porcelain
Wheels

Lot
And the factory
Promises

Supplied
With them
Arrive

6

We have no
Cuts
Catalogue

Of the
Rattan
Rockers

Sorry
Unable
Supply you

Favor
We may be able
Them satisfactory

7

Please send me
Samples
Tapestry

Brussels
Linoleum
All right

TAY 1—PAGE 10

8

36 inch
Opaque
Per yard

Spring
Rollers
Tin

Inside
Worth
Each

Drab
Opaque
Brown

Blue
Olive
Green

9

We do not
Carry
Sofa

Beds
White
Factory

Upholstered
Desired
Covering

Give you
Work
Regular

10

We regret
Very much
Furniture

Was not satisfactory
And are
Still

Take
Back
Exchange

Do not
Fit
Beds

Another
Write us
We will send them

And you can
Return
You have

Hand
Answer
And oblige

11

Found
Goods
To the

That there was
Enough
Of the

Gotten
Next
Gone

Forward
As soon as
Other

Parties
Load
Should

Space
You have
If you

Object
Cheap
Start

12

To-day
Prices
Dressers

One-half
Follows
Body

13

Looked
Over
City

Chenille
Fringe
Silk

TAY 2—PAGE 10

Solid
Color
Piece

Which is the
Nearest
We can get

If not
Suitable
Little

14

Chair
In a few days
Commenced

Discounting
Bought
Owing

Moving
Into
Quarters

Shortly
Benefit
Providing

You will
Postal
Bank

Check
Extra
C. O. D.

15

Yours
Opera chairs
Says

Later
Agent
It will be

If you can not
Houses
Action

16

We will sell
Folding
We have not

Stock
Have a
Will be

End
In case
State

Color
Desired
As your

Last
Letter
Ordering

Walnut
Came
After

And you not
Stating
Mahogany

17

Giving satisfaction
Mr. Seely
Sold

Very
Ordered
Confident

Error
Shall be
Glad

Correct
To the
Manner

Shipment
It was the
Understanding

Cash
Ordinarily
Cases

We make
Draft
Always

Been satisfactory
Any time
Asked for

Reference
Have been
Explanation

18

We are in receipt of
Your favor of the 6th
Would say

Regarding
Book-cases
Perfectly

I am very
Sorry
Indeed

Misunderstanding
Taken
Place

Nothing
Was said
At the time

Purchased
Badly
Hope

Consider
I would
Act

Kindness
If you will
Advise

When you can
Send them
Very much

Discommoded
Because
They are not

19

Moquette
Border
Intended

As a matter
Of course
Allow

Rolls
If you will
Gladly

Credit
Regretting
Oversight

20

Valued
Entered
Felt

Next
Stated
This will be satisfactory

21

Started
Holding
Open

Until
To-morrow
Standard

Deliver
Afraid
Include

All the
Springs
Tables

Wardrobes
In the car
May be

Obliged
Local
Kindly

Inform
Shall
And oblige

22

Placed
Mr. Perry
Accept our thanks

Invoice
Has been
Herewith

Only
White
Soliciting

23

Knock down
Position
Prosecution

Appreciate
Opportunity
Sideboard

LETTERS SELECTED FROM THE

FURNITURE BUSINESS.

1.

Dear Sir :— Enclosed find invoice, no bill-lading or shipping-bill attached. Please furnish me with invoice, that I may trace those charges, which have failed to reach destination.

Yours truly, (31 words)

2.

Dear Sir :— Do you wish Kensington Ingrain or Turkish rugs? There are no sizes 10 by 10. The nearest we have to size is in Turkish 6 by 10 ft., price $45.

We can make you any kind of carpet you wish.

Yours truly, (46 words)

3.

Gentlemen : — Your letter of Oct. 23d received, and in reply would say that we understand from the Kansas City Furniture Co., that you are willing to take the Chamber Suite, at the price we paid for it. The price is $25, less 10 per cent.

Let us know, if this is satisfactory.

Yours truly, (56 words)

4.

Dear Sir :— Some time ago I received an Illustrated Price List of your furniture, and then you informed me that your full list was not yet out. If the same is out now, please send to me at the above address.

I want to get a Parlor and a Bed-room set, and some Carpets, early in January.

Yours truly, (60 words)

5.

Dear Sir :— Your favor of the 10th inst. at hand and noted. Our failure to ship No. 4 Castors with balance of order, was due to the fact that we are nearly out of them. We have had considerable trouble lately in getting No. 4 Porcelain Wheels. We have a lot on the road now, and the factory promises to keep us well supplied with them.

We will fill your order from the first that arrive.

Yours truly, (78 words)

6.

Gentlemen :— We have no cuts or catalogue of the rattan rocker you wish. Sorry we are unable to supply you.

Hoping to receive your favors in the future, and that we may be able to fill them satisfactorily, we are,

Yours truly, (42 words)

7.

Dear Sir :— Please send me your illustrated catalogue of furniture and some samples of Tapestry Brussels, and Linoleum Carpets with prices.

Yours truly, (23 words)

8.

Gentlemen :— We quote you 56-inch opaque at 50 cts. per yard. The spring rollers are made of tin, with spring inside, and are worth $1.00 each. The opaque we have in drab, brown, blue, and olive green.

Yours truly, (43 words)

9.

Gentlemen :— We do not carry the sofa beds in white. As we buy all of them from the factory upholstered, we can furnish you any desired covering as per price list, and give you, for this work, 20 per cent off regular price.

Yours truly, (45 words)

10.

Gentlemen : — Your favor of Oct. 23d at hand. We regret very much that the furniture was not satisfactory, and are still willing to take it back or exchange it. If the springs do not fit the beds, and you wish us to send others, write us, and we will send them. You may then return those you have on hand.

Please answer, and oblige,

Yours truly, (67 words)

11.

Dear Sir :— We found, on getting all your goods to the depot, that there was considerably too much for one car and not enough for two, and some of the

goods could not be gotten ready until next week. One car has gone forward, and as soon as we can get all the goods from other parties, we will load another car. Should there be any space left we will, if you do not object, fill up with some of our cheap goods. The car will start about Wednesday or Thursday.

Yours truly, (93 words)

12.

Dear Sir :— We send you to-day catalogue, and quote you prices on dressers one-half price of full suite. We quote you prices on good Brussels carpet as follows :

Tapestry Brussels, 85 cts. to 95 cts. per yard ; Body Brussels, $1.00 to $1.25 per yard.

Hoping to receive your order, we are,

Yours truly, (59 words)

13.

Gentlemen :— We looked all over the city but could not get chenille fringe, or fringe of any kind in silk, solid color. We express you a piece which is the nearest we can get. If not suitable, you may return it.

Yours truly, (43 words)

14.

Gentlemen :— Your order for No. 50 chair at hand. As we have to upholster it first, will ship same in a few days. We commenced last Thursday discounting all bills of furniture bought of us 20 per cent, owing to moving into new quarters shortly. We give you the benefit of this discount, provided you will send postal order or bank check for the amount ; by so doing you will save $1.00, which the railroad company charges extra for all goods sent C. O. D.

Yours truly, (88 words)

15.

Gentlemen :— Yours in regard to opera chairs at hand with catalogue. The party that we wish to get prices for says he wishes to buy 200 chairs now, and 300 later. If you can send your agent to see him, it will do as well. We are willing to sell the chairs in that way ; but if you cannot send your agent to see him, let us know, and we will send him cuts and prices at once, and sell to him. He says he has cuts and prices from other houses, and will expect us to quote him low prices.

Yours truly, (105 words)

16.

Gentlemen :— We will sell you one of those folding beds No. 28 ; we have not another in stock, but have a car load on the way, which will be here about the end of the week. In case you want us to send another, state color of wood desired. Your last letter ordering walnut came the day after we shipped the bed, and as you did not state color of wood, we sent mahogany.

Yours truly, (77 words)

17.

Gentlemen :— Your favor of the 1st at hand. We regret very much that the goods sent are not giving satisfaction. Our Mr. Seely, who sold you the goods, is very confident that he had the goods shipped that were ordered ; but if there has been an error, we shall be glad to correct it.

In regard to the manner of shipment, it was the understanding that the bill was to be cash, and ordinarily in such cases we make draft with bill-lading, which has always been satisfactory. If any time had been asked for and references given, we should have been very glad to have shipped the goods in any manner desired.

Hoping this explanation will be satisfactory, and that we may be favored with your future orders, we are,

Yours truly, (133 words)

18.

Gentlemen :— We are in receipt of your favor of the 6th, and would say that your explanation regarding book-cases is perfectly satisfactory to us.

We are very sorry that a misunderstanding should have taken place. Nothing was said at the time we purchased the goods, about your not having them in stock. We need the goods very badly, and hope you have received them by this time. I shall consider it an act of kindness, if you will advise me by return mail when you can send them, as we are very much discommoded because they are not here now.

Yours truly, (104 words)

19.

Gentlemen :— Regarding the 5059 B Moquette carpet and border which you returned us, we intended, as a matter of course, to allow you the freight on those two rolls, and if you will let us know what it is, we will gladly credit your account.

Regretting the oversight on our part, we beg to remain,

Very respectfully, (59 words)

20.

Gentlemen :— We are in receipt of your valued favor of the 18th, and in reply will say that we now have your order entered for 25 rolls of "C" carpet felt, which we expect to ship the first part of next week, as stated in our letter.

We trust this will be satisfactory.

Yours truly, (56 words)

21.

Gentlemen :— We started to load your car this morning, but are holding it open

until to-morrow, by which time the Standard Furniture Co. will deliver their goods. We are afraid that all you include in your order cannot be put in this car, and we may be obliged to leave some out. Shall we ship same local?

Kindly inform us, and oblige,

Yours truly, (64 words)

22.

Gentlemen :— We are in receipt of your order kindly placed with our Mr. Perry, for which please accept our thanks. Same has been shipped to-day, and we enclose the invoice herewith. No. 1238 is in dark only, and Nos. 1415, 1516, and 2003 are in white only.

Soliciting your further orders, we are,

Yours truly, (65 words)

23.

Dear Sir :— We began loading your car yesterday and intended to ship it to-day, but found there would not be room in the car for all your goods. Although the tables are knock-down, there were some tables and a sideboard left out. Please let us know at once, whether we shall ship same local.

We note what you say about the prosecution of the case in hand, and feel that you are now in a position to make collection. Take advantage of every opportunity to secure it. We appreciate the favor very much.

Trusting to hear from you soon, we are,

Yours truly, (103 words)

ABOUT TYPEWRITING.

Be constantly studying the spelling and meaning of words and the correct use of sentences. When in doubt about a word, look it up in the dictionary. Learn to put your paper in straight. Handle your machine quickly but gently; do not slam it as if it were a stove door. Keep it covered when not in use. Learn to write without continually lifting the carriage to see your work; it loses you much time and is a bad habit. Strike the punctuation marks more lightly than the other keys. You are not supposed to be a machinist and to know how to repair machines, and should not try your hand at taking off parts and putting them back. Space once after the comma, the semi-colon, and the period when used after an abbreviation. Space twice after a period, question mark, or exclamation point at the end of a sentence. For a dash use two hyphens without space between them, but spacing before the first and after the second. Indent your paragraphs, beginning at 5 on carriage scale. Don't hand in copy with errors and then make excuses. Your excuses will do no good, even if they are good ones, and your employer has no time to listen. If you do not feel sure your work is correct, read it over. You should look it over anyhow, but don't waste time. "Make haste slowly," but hurry all the time.

Don't be careless because your work is "only practise." Be as careful as though you were getting a good price for every page. You cannot be careless while learning, and then when you get to work in an office, suddenly begin to be careful. Your habits will remain with you. You cannot change them at your pleasure, so keep them correct and you will not need to change them.

CARE OF MACHINE.

Carefully study your machine, learning how to clean it, how to oil it, and how to keep the type clean. Don't say you are not familiar enough with the machine to know how to clean it. Any one can get the dust and dirt off whether they ever saw a typewriter before or not. Of course, you can do it better after you are accustomed to it. Remove the dust as thoroughly as if your typewriter were a piano. Oil the working parts, that is, wherever there is any friction. Don't use too much oil, a very little at a time, wiping off surplus. Keep carriage rod well oiled. If the machine gets sticky or gummed from dust settling on it, put on coal oil or benzine and wipe off thoroughly, and then put on a little typewriter oil.

Don't turn screws about the machine unless you are sure it ought to be done. Keep your type clean. Often a machine is pronounced out of order when it only needs cleaning. Don't keep on writing when the writing looks blurred and dirty. Take a brush and pin and clean the type so that the writing will be clear and neat.

VOCABULARY OF THE

LOANS AND COLLECTION BUSINESS.

Having written and re-written the letters in the "Wood and Coal" and "Furniture" businesses, until they can be written readily and accurately, you should be able to prepare on a larger number of letters, but should not let the desire to get along rapidly lead to taking dictation without preparing for it. The secret of your success is, PRACTISE on the words and phrases before taking the dictation. Practise whether you like to practise or not, and you will soon see results. There is, however, a practise that will hinder rather than improve ; it is the habit of practising or writing carelessly in order to gain speed. Try to be both quick and accurate as you practise. Mere copying is not worth much. You must know for yourself what you are making. Faithfully follow the plan of practising each word and phrase over and over before taking dictation.

1

Downing & Co.
Weir City, Kans.
Abstract

Pleased
Completion
Mortgage

County treasurer
Certify
As to the

Taxes
Explanation
Customers

2

Henry Wilson
Cleveland, O.
Payment

Offered
Unless
Intend

Foreclose
Inform
Whereabouts

3

Brown & Co.
Topeka, Kans.
Mr. B.

Appears
To be
Steady

Reliable
Young man
Worker

Farm
Loans
Person

Reason
Youth
He is

Apt
Opinionative
Means

4

B. T. Ba ley & Co.
Sturgeon, Mo.
Warrants

Provided
Legally
Issued

Attorney
Requirements
Information

Readily
Even
Amounts

As possible
Through
Attached

5

J. S. Harding & Co.
St. Louis, Mo.
Mistake

As you mention
Larkins
Papers

Notice
Particularly
If the

Insurance
Office
Properly

6

Williams & Strong
Detroit, Mich.
B. S. Carver

Judgment
Against
Prevents

Inquire
Deed
Lands

Third party
Should make
Whether

Collected
Without
Particularly

TAY 1 - PAGE 16

7

Andrew Galand
Little Rock, Ark.
Bond

Execution
Which please
Executed

Complete
Application
Description

Property
C's
Wrong

8

C. D. Miller
Springfield, Mo.
Interest

Coupons
To us
By you

On the
Payable
Office

9

J. H. Hardin
Ozark, Mo.
Asking

Us
Withhold
For this

Constitutes
Company
Also

Assured
Payment
Defer

Collection
Carrying
Your letter

Intimation
Changed
Stock company

Personally
Extended
Largely

Necessary
And oblige
Longer

10

J. V. Dalton
Lebanon, Mo.
Urge

Settlement
Get their
Acceptance

11

J. A. McDonald
Ash Grove, Mo.
Record

After
They have
Acknowledged

Acknowledgment
At least
Letter

Easton
Notify
Henderson

Latter
Release
Retain

12

George D. Hope
Lincoln, Neb.
Johnson

Absent
Business
Indian

Ward
Government
Citizen

Credits
Own risk
Rely

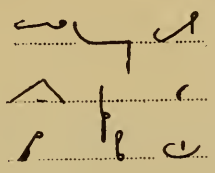
Honor
Country
To instruct

TAY 2 - PAGE 16

Clients
Effect
Real estate

Represent
Outside
World

Suggest
States
Only



13

J. H. Cunningham
Kansas City, Mo.
Scott

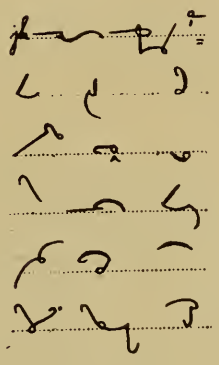
Agent
Do not think
There is

Reports
Grounds
Hands

Appear
Commercial
Agency

Wholesale
Merchants
Importance

Preserving
Presentation
Maintain



14

Glass Bros.
Freeman, Mo.
Dunn's

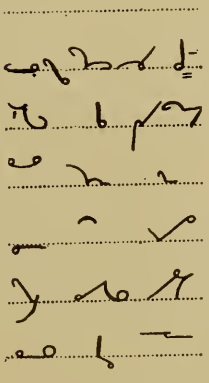
Notification
Defendants
Chattel mortgage

Since
Remitted
Protect

Secure
Immediate
Patrons

Proficient
Services
Recently

Success
Depends
Quickly



15

D. W. Bliss
Baltimore, Md.
Security

House
Payable
Next

After that date
Under the
Circumstances

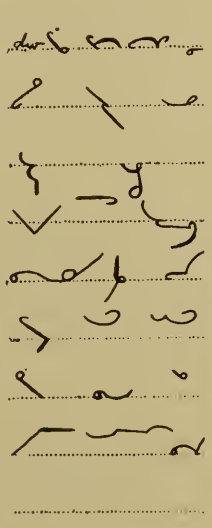
Power
Begin
Foreclosure

Sum necessary
Discharge
Greatly

Obliged
Information
Intention

Subject
As you know
Always

Regularly
Income
Small



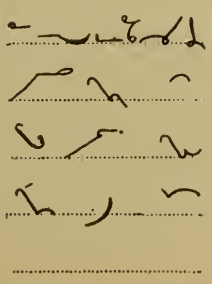
16

Scott, King & Co.
St. Louis, Mo.
Desire

Request
Prepared
Meet

Obligation
Regretting
Prevent

Prompt
Usual
I am



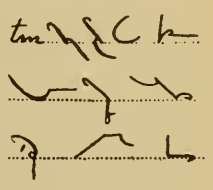
TAY 1 - PAGE 17

17

T. M. Barber
Bellville, Ill.
Atlantic

Bank
Protested
Non-payment

Oversight
Rectified
Taken



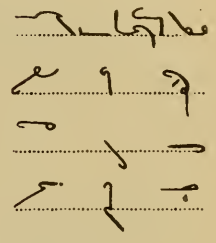
18

Kimball & Co
Denver, Col.
Absence

Hasten
Withdraw
Oversight

Occurrence
Happen
Again

Regretting
Trouble
Caused

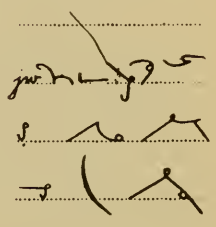


19

J. W. Farmer & Co.
Boston, Mass.
Inquire

Standing
Refuse
Reasonable

Extent
Of their
Responsibility



20

H. M. Zaner & Co.
Lansing, Kans.
Relying

Discretion
Parties
Command

Confidence
They have
Overstock

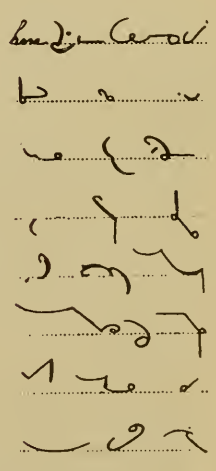
Without
Ability
Dispose

And they are
Moreover
Unpunctual

In their payments
Ourselves
Capacity

Already
Indebtedness
Certainly

Enter
Relations
Ample



21

Stability
Investigation
Unmistakable

Evidence
Serious
Condition

Finances
Looseness
Method

Transacting
Unanimity
On the part

Composing
Harmony
Exist

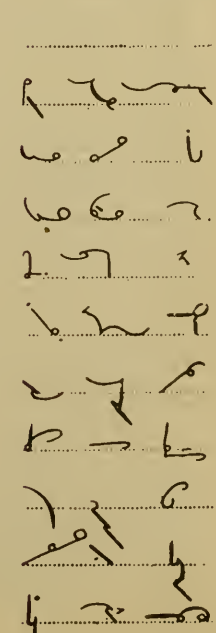
Between
Unattainabie
Result

Dissolution
Question
It is a question

Whether
Would be able
Learn

Resources
Ebb
Advisable

Defeat
Employed
Exemptions



TAY 2 - PAGE 17

LETTERS SELECTED FROM THE

LOANS AND COLLECTION BUSINESS.

1.

Downing & Co.,
Weir City, Kans.
Gentlemen :—

We have received abstract and are pleased with the work. We enclose it for completion. We do not want our second mortgages to show, and we prefer to have the County Treasurer certify as to the taxes, as it saves us an explanation to our customers.

Yours truly, (54 words)

2.

Henry Wilson,
Cleveland, O.
Dear Sir :—

Yours received. Enclosed find draft for $28.09 in payment of A's interest which was due Jan. 1st. J. W. has not yet paid his interest, nor has he offered any explanation. Unless he pays soon, we intend to foreclose on him. We could not find S. at the address you gave us, our letter being returned.

Can you inform us as to his whereabouts?

Yours truly (76 words)

3.

Brown & Co.,
Topeka, Kans.
Gentlemen :—

Mr. B. appears to be a steady and reliable young man, not more than 24 years of age, and a good worker. He does quite a good business for us in farm loans, and we have so far found him to be a prompt and reliable person.

By reason of his youth he is apt to be opinionative, but he means well.

Yours truly, (71 words)

4.

B. T. Bailey & Co.,
Sturgeon, Mo.
Gentlemen :—

We will take your $1500 in county warrants, and more, if you can get them at 90 cents, provided they are legally issued as per our attorney's list of requirements enclosed to you. This information you can readily give us. We should like to have them in as many even amounts as possible, that is, 100, 200, 300, and 500. You may draw on us through your bank with warrants attached.

Yours truly, (87 words)

5.

J. S. Harding & Co.,
St. Louis, Mo.
Gentlemen :—

Yours of the 27th at hand. When you find a mistake, as you mention, please correct it. See if we did not, by mistake, enclose a draft for $117.60 in Larkins' papers. If so, please return.

Also notice Larkins' mortgage very particularly, and see whether the insurance clause is properly filled out; if not, return at once.

Will send you a number of papers this week.

Yours truly, (82 words)

6.

Williams & Strong,
Detroit, Mich.
Gentlemen :—

The abstract of B. S. Carver shows judgment against him, which prevents the making of the loan. Please inquire and let us know whether, if Carver were to deed these lands to a third party, and that party should make a loan, the loan could be collected without a suit. We want to know this particularly, as we have loaned C. some money, and would like to make a loan through him to the party to whom he would deed the land.

Yours truly, (90 words)

7.

Andrew Galand,
Little Rock, Ark.
Dear Sir :—

Enclosed find bond and mortgage deed for execution by Mr. and Mrs. B., which please have executed and return to us as soon as possible, with complete abstract of C.'s loan enclosed.

In making out application for loan, be careful to get the description of property right. That of C.'s was wrong.

Yours truly, (61 words)

8.

C. D. Miller,
Springfield, Mo.
Dear Sir :—

Your interest coupon for $97.00 attached to mortgage 2700 made to us by you on April 30th, is due and payable at our office.

Please remit the amount at the due date, by bank draft or postal money order.

Yours truly, (52 words)

9.

J. H. Hardin & Co.,
Ozark, Mo.
Gentlemen :—

Yours of the 3d, asking us to withhold our draft on you for this month received, and in reply will say that we should like to know who constitutes your Company; also if payment will be assured us, in case we defer collection 30 days longer. We have been carrying this account in the name of M. and H., and your present letter is the first intimation that it has been changed to a stock company. We know Mr. H. personally, and have extended our present credit largely on his account.

Please give us the necessary information, and oblige,

Yours truly, (111 words)

10.

J. V. Dalton,
Lebanon, Mo.
Dear Sir :—

We enclose for collection, draft on M. & K., amount $36.25. Please urge settlement, and if not paid, get their acceptance and return to us.

Yours truly, (39 words)

11.

J. A. McDonald,
Ash Grove, Mo.
Dear Sir :—

We enclose you first and second mortgages of T. H. B. for record. After they have been acknowledged, fill in the date of acknowledgment so it will be at least one day later, and record these mortgages. We trust our letter reached you in time to hold the Easton mortgage from record, but should that have already been recorded, notify us at once; also D. S. Henderson, asking the latter for the release. If the third mortgage is in your hands, record it; if not, we will send it to you to be recorded with these.

Yours truly, (107 words)

12.

George D. Hope,
Lincoln, Neb.
Dear Sir :—

I have your draft on J. T. Johnson for $75.00. Mr. J. is absent on business. On his return we will make collection, if possible. Mr. J. is an Indian. An Indian is a ward of the government. When a citizen credits him, he does so at his own risk, and must rely on the honor of the Indian so credited. We cannot make collection by law in this country, and I would advise you to instruct your clients to that effect. Mr. J. is a man of some means, but real estate here does not represent money to the outside world.

I would suggest to all parties in the states that they sell goods to Indians for cash only.

Yours truly, (132 words)

13.

J. H. Cunningham,
Topeka, Kans.
Dear Sir :—

We received to-day, for collection, a bill against you in favor of R. G. Scott & Co., for $954.00. Our agent reports you as paying promptly and we do not think there are any grounds for different report or, for placing claim in attorneys' hands, in which case your name would appear on the credit sheet of the commercial agencies, which goes to all the wholesale merchants, and on which they base their credit. We trust you will see the importance of preserving your rating; so we draw on you to-day for this bill through the bank.

Trusting you will honor the bank on presentation and maintain your rating, we are,

Yours truly, (122 words)

14.

Glass Bros.,
Freeman, Mo.
Gentlemen :—

In reply to yours of the 24th we notice, in Dunn's notification sheet of the 25th, defendants have given a chattel mortgage for $50.00 on their stock of goods. You have had this claim in your hands since March 24th, and so far have remitted only $5.00. We think you should be able to protect your clients as well as others secure theirs, and trust you will give this immediate attention, as our people look to us for prompt and proficient services in all cases. We have sent you two claims recently from which we have had no reply.

Our success in this business depends on how quickly we move.

Yours truly, (122 words)

15.

D. W. Bliss,
Baltimore, Md.
Dear Sir :—

My note for $2500 for the security of which you hold a mortgage deed on my house and lot, is payable on the first of next month. After that date I under-

stand, under the circumstances, you can, if you desire, at once begin suit for foreclosure. It is not in my power to raise the sum necessary to discharge the debt, and I should be obliged for information as to your intentions on the subject. As you know, I have always paid interest regularly, and I enclose you herewith a check for the last quarter, $37.50, payable to your order. You are probably aware that I have a small but regular income, and am sure to pay interest. Under the circumstances, I have great hopes that you will allow the matter to stand as it is, for the present.

Yours truly, (156 words)

16.

Scott, King & Co.,
St. Louis, Mo.
Gentlemen :—

I respectfully request you to defer the collection of this account until the first of the month, when I shall be prepared to meet my obligation.

Regretting that circumstances prevent my being as prompt as usual, I am,

Yours truly, (48 words)

17.

T. M. Barber,
City.
Dear Sir :—

Your note for $750.25 due yesterday, payable at the Atlantic Bank, is protested for non-payment.

We beg to call your attention to the matter in the hope that the probable oversight may be rectified, and the note taken up.

Yours truly, (53 words)

18.

Kimball & Co.,
City.
Gentlemen :—

I have just returned to the city, after an absence of several days, and learn with much regret, from yours of the 11th inst., that my note has been protested for non-payment.

I hasten to withdraw it from the bank, and beg to say that such an occurrence will not happen again.

Regretting the trouble it has caused you, I am,

Yours truly, (68 words)

19.

J. W. Farmer & Co.,
Boston, Mass.
Gentlemen :—

Your favor of the 10th inst. is at hand. In reply would say that the house about which you inquired is in good standing.

I should not refuse them a reasonable credit; but I do not know the extent of their responsibility.

Respectfully yours, (52 words)

20.

H. M. Zaner & Co.,
Lansing, Kans.
Gentlemen :—

Relying on your discretion, we hasten to inform you that the parties of whom you write do not command the confidence of business men.

They have a large amount of overstock without the ability to dispose of it, except at a loss, and they are, moreover, quite unpunctual in their payments. We, ourselves, have no faith in their capacity to pay their already large indebtedness, and would certainly not enter into business relations with them, without ample security.

Respectfully, (88 words)

21.

Gentlemen :—

Regarding the stability of the parties of whom you write, we reply that upon investigation, we found unmistakable evidence of a serious condition of their finances, and a looseness in their method of transacting business, together with a want of unanimity on the part of the gentlemen composing the firm.

The harmony that should exist between them is, it seems, unattainable; and this, in our opinion, can only result in a dissolution of the firm. Should this happen, it is a question whether they would be able to meet their obligations, as from all we can learn their resources are at a low ebb.

Yours confidentially, (107 words)

Special Instructions.

FORM OF LETTERS.

In letter-writing, the matter of form should have careful attention. Don't lose sight of the fact that each of the little things is one of the important things, however simple it may seem to you.

There are different forms for letters, each of which is correct. As long as there are people in the world, there will be different ideas on every subject, and this very fact gives to each person an opportunity to think for himself, thus bringing out his originality.

One business man will prefer one form of letter, while another may insist on a different form. We suggest that each person decide definitely upon some correct form that suits his idea, and always take pains to arrange and punctuate the letter in that way, but be quick to adapt himself to his instructor's or his employer's views on the subject.

In the following forms, the figures "0, 5, 10, etc.," refer to the figures on the scale of the typewriter:—

(0) J. L. King & Co.,
(5) New Haven, Conn.
(0) Gentlemen:—
(10) We are in receipt of your favor of the 15th inst. and

(0) W. J. Griffin, Esq.,
(5) Memphis, Tenn.
(0) Dear Sir:—
(10) We have your favor of the 25th inst. and in reply have to say, etc.

(0) Elmer E. Lacey & Co.,
(5) No. 318 N. 8th St.,
(10) St. Louis, Mo.
(0) Gentlemen:—
We are in receipt of your favor of the 15th inst. and note what you say in regard to, etc.

(0) B. P. Richardson,
(5) Denver, Colo.
(0) Dear Sir:—
(10) We are in receipt of your esteemed favor of the 25th and in regard to the manner of shipment will say, etc.

Paragraph.— When a change is made in the subject, a new paragraph is commenced. Make the paragraphs as the sense may demand, but keep the appearance of the page in view, and do not make too many paragraphs in a letter. Indent the paragraph beginning at 5 on the carriage scale. Some prefer to indent the paragraph at 10. Whichever is observed, the indentation should be the same in each paragraph.

The Hyphen.— When lack of space prevents the completion of a word at the end of a line, place the hyphen at the end of the line and follow with the remainder of the word on the next line. Words may be divided in this way, but never divide syllables.

Order of Arrangement.— In writing an article, a letter of some length, or a paper on some subject, it will be found a good plan to arrange the points desired to be brought out, in the order in which they should appear, and, having the subjects clearly fixed in the mind, begin with the least important and follow to the close, ending with the most important. This is not merely a principle of letter-writing, but a principle of composition which should be observed in writing letters as well.

Folding Letters.— If the sheet is the regular letter size, 8½x11, fold the sheet lengthwise in half, then turn it half way round to the right and fold the lower third up over the middle third and the upper third down over that, keeping the edges even. If the letter is note size, just fold the lower third up over the middle third, and the upper third down over that.

Addressing Envelopes.— No set rule can be given for addressing envelopes and when emergencies arise, as in the case of very large or very small envelopes, and a very short or a very long address, the student must use his own good judgment, as to the best appearance. The following directions will apply, in most cases, for the ordinary sized envelope.

Insert the envelope at the right-hand side of the machine, so that the end of it will be held by the rubber band or paper holder at the right-hand side, the other end being held by the envelope holder in the center (on the Remington, press the center holder against the roller or platen). Turn the roller with the left hand, until the lower edge of the envelope is just visible over the roller, as you sit at the machine. Always open the flap before putting it in the machine, and put the flap in first.

Begin at 30 on the carriage scale and write the name. Now press envelope against the roller with one hand and double-space with the other, and, beginning at 40, write the name of the place, then press envelope and space as before, and begin name of state at 50.

Place a comma at the end of each line except the last which is followed by a period. Any special directions necessary may be written in the left-hand lower corner. If the address looks blurred, clean the type, and see that the envelope is pressed against the roller. These directions will apply to any of the standard machines, with very slight modifications. On the Smith Premier or any machine with the wide carriage scale, begin at 35 instead of 30 on the scale. The following will serve to give an idea of the form of the address:—

(30) Mr. James R. Perkins,
(40) No. 25 Laclede Building,
(50) St. Louis, Mo.

(30) J. Alfred White,
(45) Burlington,
(55) Iowa.

(30) George W. Wheeler & Co.,
(40) No. 1812 Market St.,
(50) Louisville, Ky.

In some instances it adds to the appearance to spell out the name of the state, and in very short names, to space between each letter and double space between words. No rule will apply to all cases, and you will have to use your judgment in regard to the appearance.

HOW TO TAKE LETTER-PRESS COPY IN LETTER-PRESS BOOK.

Take as many pieces of cheese cloth as are necessary to make the required number of copies, each the size of the letter-book page. When ready to take the copies, wet the cloths thoroughly so that there will be no dry spots in them. Wring them out and place the oil board in the book and the damp cloth thereon and turn the leaf of the book down over the cloth and your copy, face down, upon the tissue leaf; then for other copies lay another oil board, a wet cloth, a leaf and another copy, and so on for as many copies as desired. Often two or three and sometimes many more copies are put on the same page.

In this way clear copies may be produced as long as there is sufficient ink in the ribbon. There are other processes, as hair and felt brushes, and blotter, but the above is certainly the most satisfactory, and any one who understands this process can easily learn the other, if necessary.

Indexing Letter-Book. — You will notice that each letter-press book has an index, and for convenience in referring to any letter, all letters should be indexed promptly. The index of the letter-book is used the same as the index of a ledger, and has several extra pages in the front part arranged with the alphabet.

In placing the names in the index, write the surname first, followed by the initials, and write the page on which the first letter is written to that party immediately after the name; and, when another letter is written to that party and copied, turn at once to the index and write the number of that page immediately after the one before, placing a dash (—) between the numbers to avoid confusion, and so on for each name and letter, until the book is filled.

Of course, you will understand always to place the name under the letter in the index, with which the surname begins, thus: J. B. Dalton belongs under "D" in the index, and E. G. Rathbone under "R." The following will, perhaps, give a more accurate idea:—

Under "D."

Dalton, J. B. 15-18-24-30-45-64-77-81-85.

Under "R."

Rathbone, E. G. 5-8-12-15-20-25-81-136-142.

Under "J."

Jeffries, J. W. 6-9-14-26-32-45-48-76.

Jones & Miller Mctl. Co. 12-18-26-43-45-69.

THE VOWEL METHOD.

Each leaf of the index of the letter-press copying book has three columns on a page, in which to write the names when indexing the letters. Head these columns with the letters "a, e, i, o, u, y," in the order they come, and write the names in the columns under the letter representing the first vowel following the first letter in the surname.

Write the name and the number of the page the same as in the ordinary way of indexing. This will be found the most convenient method of indexing letters, as the list of names in any column will not be so long.

NUMBERING LETTERS FOR QUICK REFERENCE.

All the correspondence to any one person or firm may be easily and quickly traced through the entire letter-book, if you will write the page of the last preceding letter above the last letter copied, just when you index it.

In this way you will trace the correspondence of that party or firm, beginning with the last letter written them, and tracing the numbers toward the front of the book, without referring to the index each time.

What To Do With Telegrams. — Telegrams should be copied in the letter-press book and confirmed by letter which should be sent by first mail following the telegram. Copy letter and telegram on same page in letter-book, the telegram above the letter.

Confirm telegram at the beginning of the letter, in something like the following words: We to-day wired you as follows: _____ (Here write message sent.) _____ in response to your message of even date (stating, quoting, or as follows) _____ (Here write the substance of message received, or write exact wording of message as may seem best.) _____

Enclosures.— There are different ways of handling enclosures. In some offices the enclosures are handed to the stenographer when the letter is dictated and should be pinned to the letter as soon as it is written.

Another way is for the person who dictates the letters to keep the enclosures, and the stenographer to write on the left-hand lower corner of the letter, "enclosures 1, 2, or 3," depending, of course, on the number of enclosures which the letter calls for. After the letters have been copied and envelopes addressed, the party who dictated them puts in the enclosures. Of course, the envelope should be addressed by the stenographer in either case.

Looking up Names in a New Position.— A stenographer changing to a new position, or taking up the work in his first position (or at all times, for that matter), should be very particular to get the correct initials and the name spelled correctly. In any case in which he is not absolutely certain, he should refer to the index of the letter-press books, and to the index to bookkeeper's ledger, and be sure to get the correct name and address, and that they are spelled correctly. It will be well to take the first opportunity to carefully look over all names and addresses in the index of above mentioned books.

Peculiar Terms.—The stenographer will find it very necessary to become familiar with the terms of the business. Each business has its specialties and peculiar names and terms. Carefully study all the advertising matter pertaining to the business, make a list of all the new and hard words, practise them in shorthand and learn to spell them correctly. When new terms come up from time to time, take care of them in the same way, at the first opportunity.

HOW TO MANIFOLD.

From three to fifteen copies may be made at a time, depending of course upon the thickness of the paper and the quality of the carbon.

To prepare copies for the machine, lay a carbon sheet on a sheet of writing paper, with the carbon side down, next to the writing paper, then a sheet of writing paper on the carbon sheet, and then another sheet of writing paper, and so on, until there are as many sheets of writing paper as copies desired, the last sheet being a sheet of writing paper, so that you will have one more sheet of writing paper than carbon. See that they are straight and insert them in the typewriter, as you would a single sheet, with the carbon side next to the roller.

Do not press them tightly with your fingers in handling, nor undertake to make an erasure in case of a mistake, as you will make a blur on every sheet. Strike the keys a little more strongly than in ordinary writing.

HOW TO MAKE MIMEOGRAPH COPIES.

To Prepare Machine.— If you have a ribbon machine, remove the ribbon and clean the type thoroughly. Good clean work cannot be done unless the type is clean. Just brushing them is not sufficient. The type that are most likely to fill up, such as the O, U, A, P, E, etc., should be cleaned with a pin and brush.

To Prepare Stencil Paper for Machine.— Lay a sheet of stencil paper, with the writing side down, on a smooth clean surface, and place the perforating silk over it, leaving about equal margins at the ends and sides. Cover the silk with a sheet of oil "Backing" and fold the extended margins of the stencil sheet up over this, folding the ends first and then the sides, and crease the folds so they will stay in place.

Now place the sheets as arranged, in the typewriter, just as you would a sheet of letter paper, so that the writing will be upon the face of the stencil sheet. Touch the keys with an even, firm stroke, a little stronger than in ordinary writing. If the copy is a full page in length, it will be safer to stop when about half through writing the page, and clean out some of the letters as mentioned above. When copy is written, remove it from the machine, being careful not to let it wrinkle in handling, and lay it on the smooth surface, face down, and carefully unfold margins and take off "Backing" first, then the silk, taking hold of corner.

To Arrange it in the Mimeograph.— Lay the stencil sheet with face upward and apply the MIMEOGRAPH VARNISH with a brush to the creases caused by folding and to any other wrinkles that may have been made in handling it, let it dry two minutes, then place a thin fibrous sheet, found between the stencil sheets, over the face of the stencil sheet and place both UPSIDE-DOWN in the printing frame. The object of the varnish is to close the small holes made in folding or handling. Take care that none of the varnish touches the writing. Putting the varnish on face of stencil will cause fibrous sheets to stay in place and if varnish is not at hand, "mucilage paste" may be used and narrow strips of paper placed over it before the fibrous paper is put on.

Attach printing frame to printing board by means of the hinges at the end. Place a small quantity of ink on the slate and get it evenly distributed with the roller, rolling it in different directions. Then run the roller over the stencil sheet gently but firmly. Keep adding a little ink at a time, until the fibrous sheet is saturated and a plain copy is produced with each roll of the ink roller. Place from fifty to one hundred sheets, or more, in the frame at a time. Take out each sheet as it is printed and scatter them about so they may dry before putting them together, or interleave, that is, place sheets of paper between each copy.

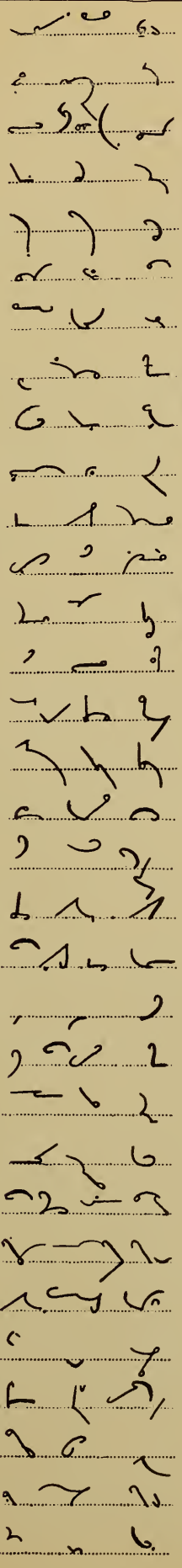
Use enough ink so that you will not have to press too heavily on the roller, and the stencil sheet will last longer and make a greater number of copies; but don't waste ink. Be very careful in handling stencil paper not to wrinkle it. When through always put everything where it belongs. It is just as much your place to do that as it is to make the copy. You can be neat with the Mimeograph or you can be careless and bungling.

VOCABULARY OF THE

PAPER AND PRINTING BUSINESS.

Many of the most eminent reporters use a limited number of contractions and comparatively few word-signs. Writing by sound soon becomes mechanical, and whatever is done mechanically can be done swiftly and easily.

Write so you can read your notes. Even when you are most hurried, aim to make each character as nearly perfect as possible. A careless habit is hard to overcome and is fatal to success. You can do better and quicker work, if you feel sure while writing, that you can read your notes when you are through.



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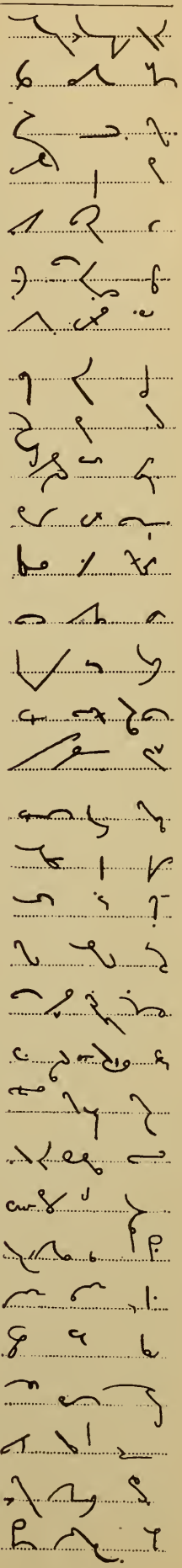


TAY 2 - PAGE 27

LETTERS SELECTED FROM THE

PAPER AND PRINTING BUSINESS.

1.

Gentlemen :— Answering yours of the 18th inst. will say that since you cannot use the six pound note heads, you may ship them back to us, being careful, please, to see that they are securely packed so as to arrive in good condition.

We regret the error, and awaiting your further favors, we are,

Yours truly, (56 words)

2.

Gentlemen :— Answering your favor of the 8th, we have to say that our prices for the plates, similar to those mentioned in the signet finish, will be $2.20 each. We anticipate no trouble in making you satisfactory plates and hope to be favored with your order.

Yours truly, (50 words)

3.

Gentlemen :— We are in receipt of your valued favor for four reams four pound turkey linen packet note heads. You do not state whether white wove, or cream laid is wanted, and we shall be glad to have you advise us. If you will remit the amount of your purchase, less 2 per cent, which you may deduct for cash, we will be glad to ship on receipt of your reply with remittance.

Yours truly, (75 words)

4.

Gentlemen :— Yours of the 16th inst. relative to short weight of Lenox book received. We would ask that you kindly advise us how you arrived at the short weight, giving the gross, tare and net, so that we can complain to the mill more intelligently. It seems strange that on an order for 100 reams paper that it should be 300 pounds short, as it is very seldom that paper varies more than one pound either way.

Hope you will give us the information asked for, and very much oblige,

Yours truly, (94 words)

5.

Gentlemen :— We have looked up the matter regarding the discount on your last bill, and have referred to the original order given our Mr. Reton, but cannot find how you figure the discount any other way than as we have it. We have allowed you full cash discount on this bill, as per your arrangement with Mr. Reton. Please look the matter up and see if we are not correct, and advise us how you figured this discount.

Awaiting your further pleasure, we remain,

Yours very truly, (86 words)

6.

Gentlemen :— We have your valued order through our Mr. Ralph for 100 reams 22x32, 20 lb. Lenox, at $3.85, less freight, to be shipped from mill direct, as quickly as possible ; also your order for five reams 20x25, 35 lb. assorted cover, to be shipped from here May 10th. We shall give all the above our best attention and ship promptly.

Thanking you, we are,

Yours truly, (75 words)

7.

Dear Sir :— Mr. Thurman writes us to quote you prices on Antique laid paper like the sample he enclosed. We have nothing like it in stock, nor are we able to buy it in the city. We also, at his request, enclose samples of Cambridge Bristol.

We hope to receive your order.

Yours truly, (54 words)

8.

Gentlemen :— Referring to your order of the 9th, given our Mr. Thurman, for 16, 18, 20, and 24 lb. Clarendon folio, would say we thought best to send samples of stock we now have on hand, inasmuch as the last lot sent was not satisfactory. We enclose samples of each weight. Kindly advise us if satisfactory, and we will fill the order promptly.

Yours truly, (68 words)

9.

Gentlemen :— In reply to your telegram we wired you to-day that your type was sent Thursday. We are very much sur-

prised to learn that you have not yet received it, as the order was filled the same day it reached us. We trust, however, that it has come to hand by this time.

Yours truly, (55 words)

10.

Gentlemen :— In reply to yours of the 20th inst., we sent you under separate cover, samples of 24x36, 25 lb. Trade Manila as requested, and quote you 5c per pound, f. o. b. Kansas City, Kas.

Hoping to receive your order, we are,

Yours truly, (50 words)

11.

Gentlemen :— We shipped your esteemed order of the 25th, as per invoice, to you this evening. We have sent your order for 30,000 envelopes to the factory to be shipped with other goods. This is the best way we can serve you in filling this item of your order, and trust it will meet with your approval.

Thanking you for your order, we are,

Yours truly, (67 words)

12.

Gentlemen :— We received this morning your esteemed order of the 3d, and ship your goods, as per invoice, to you to-day. We are, at the present time, out of the No. 50, 6½ envelopes. We expect a stock to reach us Monday, when we will ship you the 50,000 which we trust will reach you promptly and be satisfactory.

Yours truly, (63 words)

13.

Dear Sir :— We have your esteemed order through our Mr. Chapman, but we are out of the 6½ envelopes at present. We have more of these envelopes on the way and they should reach us at least by Monday. We will hold your order and make shipment as soon as possible, which we trust will be satisfactory.

Yours truly, (60 words)

14.

Dear Sir :— We returned to you for signature some days ago, a bill of lading for shipment of six rolls of Manila wrapping paper, 200 lbs., which was consigned to Wm. Reese & Co., Keokuk, Ia. We shall be glad if you will sign and send it to us, at once.

Yours truly, (52 words)

15.

Gentlemen :— We ship your esteemed order of Jan. 27th to-day, which we trust will reach you promptly. We send you in this mail, samples of 24x36, 90 lbs. Arlington and Special upon which we quote you $6.30 and $4.50 per hundred, respectively, f. o. b. Kansas City.

We are at present out of this size in 100 lbs. We shall be glad to have your order, which we will give prompt attention.

Yours truly, (85 words)

16.

Dear Sir :— We have received, this morning, samples of safety-ruled paper with marking some distance from the edge where you wish the paper perforated. We will have this done at once and ruled, and will ship same Saturday morning, together with 50 lbs. No. 2 Manila envelopes.

We wrote you in regard to typewriter paper, and have not as yet heard from you. If you wish us to fill this part of your order, please advise us so that it will reach us by Monday.

Yours truly, (88 words)

17.

Gentlemen :— We have your esteemed order of the 28th for 100 sheets of 3-ply assorted colored card board. We send you by this mail, samples of our No. 1 Bristol, which we think will suit you on your order ; but, rather than risk sending something you do not want, we write to ask whether or not we shall send 100 sheets of this board.

This is the only 3-ply card board we carry in stock.

Yours truly, (80 words)

18.

Gentlemen :— Answering your favor of the 22d, we have to say that our price for single column half-shade portraits is $3.00. If you will investigate the advt. you mention, you will find that the price of $2.50 is for outline instead of half-shade. Unfortunately we have completed the drawing, and will send you a proof for inspection Wednesday.

We hand you herewith our portrait sample sheet with prices on the back.

Yours respectfully, (79 words)

19.

Gentlemen :— We are in receipt of your order given our Mr. Rice for N. N. Print paper, 12 reams 24x36, 30 lb. flat, and 10 bundles 24x36, 56 lb. folded in quires, at $2.75 per cwt., delivered. Also 25 M No. 425, 6¾ envelopes at 75 cts. per M, delivered.

The above will have our careful attention, and shall be shipped as soon as possible.

Thanking you for the favor, we are,

Yours truly, (90 words)

20.

Gentlemen :— Our Mr. C. W. Spencer will leave to-night for your city, and will no doubt call on you before he leaves ; but as his stay is limited to a day, we would suggest that, in order that he does not miss you, you send him a note at the Metropolitan hotel, stating the best time to call on you and the proper party to see. Mr. Spencer will take pleasure in explaining, to all interested, our new system of labor-saving type.

Very truly yours, (86 words)

VOCABULARY OF THE

HAY AND GRAIN BUSINESS.

1
H. L. Shotwell
Peoria
White

Oats
Was satisfactory
Condition

Inspect
All right
We can make

Out
Profit
Thanking

2 B. B. Thornton & Co.
Salem
Corn

Evidently
Cornered
Hands

Manipulators
Deem
Dangerous

If you wish
Re-instate
Yourself

Wheat
Telegraph
Deposit

To the best
Advantage
Probable

We may be able
Replace
In the morning

Lower
It was
Exhausted

Trade
Generally
Bullish

Breakers
Expected
At all times

3 Marsh Bros.
Lebanon
Latter

Part
Letter
Nice

Hay
We have nothing
Since

Gilt edge
Several
Reference

4 Elias Platt
Columbus, O.
Little

Especially
Offered
Make us

Tomorrow
Perhaps
Accept

5 H. W. Foster
Butler, Mo.
Market

Bran
Stuff
Increased

Materially
Within
Last

Month
Probability
Formerly

It may be
Shorts
Inquiry

6 Moore & Thompson
Bentonville
Written

Promised
Answer
Days

Concerning
Up to this time
Nothing

Surrendered
You may have
And oblige

7 Marvin Lake & Co.
Golden City, Mo.
Account sales

Proceeds
Everything
And satisfactory

TAY 1 - PAGE 31

8 Northrop Bros.
Tipton, Mo.
Desirous

Test
Would
Pounds

Average
Effort
Above

Extra
We do not know
Other

Parties
Bidding
Consider

Strong
Whom
We make it

Succeed
Early
Thursday

9 Geo. Anderson
Great Bend, Kans.
Arrived

Graded
Rejected
Elevator

While there is
Very
Sample

Sacrifice
Former
Subject

10 E. J. Roberts & Son
Fort Smith
C. B. & Q.

Taken
Top
Inspection

But the
Damaged
Mixed

Inspector
Examine
Certificate

Hold
If you wish
At any price

11 West
Factory
Position

Handle
Large
Share

Western
Station
St. Joseph

12 Consignments
Solicit
Particularly

Specially
Crop
Young

Vicinity
Insects
Season

At all times
Grain
Futures

As any other
House
In your

13 Excitement
Continues
And there are no

Indications
Reaction
Predicted

Bears
For some time
On the contrary

Situation
Inconceivably
Strong

Fashioned
Opened
Higher than

There was no
Were received
Station

Frightened
Shorts
Covering

Action
Clearly
Disposition

TAY 2 - PAGE 31

LETTERS SELECTED FROM THE

HAY AND GRAIN BUSINESS.

H. L. Shotwell, 1.
Peoria, Ill.
Dear Sir :—

In reply to yours of the 8th inst., we are pleased to note that our price of 25 cts. for your five cars of white oats was satisfactory. We hope the oats will be in good condition, and inspect all right. We think we can make some money out of it, and also make a good profit for you.

Thanking you, we remain,
Yours truly, (73 words)

2.

B. B. Thornton & Co.,
Salem, Ohio.
Gentlemen :—

May corn is evidently cornered, and being in the hands of manipulators, we deem it dangerous. We would let it alone.

If you wish to re-instate yourself in the long wheat, telegraph us a deposit and we will buy in to the best advantage possible.

It is probable we may be able to replace it in the morning, at a lower price than that at which it was exhausted to-day. The trade is generally bullish, but breakers must be expected at all times.
Yours truly, (93 words)

Marsh Bros., 3.
Lebanon, Mo.
Gentlemen :—

The latter part of August we wrote you in reply to a letter saying you had some nice hay for sale. We have had nothing from you since. If you have some gilt-edge hay, we would be pleased to place an order with you at once. Can use several cars at present.

Hoping to hear from you soon with reference to the matter, we remain,
Yours truly, (73 words)

Elias Platt, 4.
Columbus, Ohio.
Dear Sir :—

In reply to yours of the 9th of September we will say that we think 75 cents, your track, a little too high for No. 2 red wheat, especially when it was offered to-day for 73 cents.

If you will make us an offer to-morrow, perhaps we may be able to accept.
Yours truly, (62 words)

A. W. Foot, 5.
Paola, Kan.
Dear Sir :—

Yours of the 27th inst. received and in reply would say that the market for bran and all kinds of mill stuff has increased very materially within the last month, and there is no probability that we can get any more of the kind for you at the prices formerly quoted. It may be we can get a car or two of shorts. We have made inquiry from which we expect to hear within a few days, when we will wire you again.
Yours truly, (93 words)

6.

Moore & Tompson,
Bentonville, Ark.
Gentlemen :—

We have written you several times in regard to car No. 3742, C. & A. R. R., shipped from Springfield on Aug. 8th. You promised to give us an answer some days ago, but up to this time we have had nothing from you concerning same. Please return us expense-bills you requested surrendered, together with any information you may have with reference to this car, and oblige,
Yours truly, (80 words)

7.

Marvin, Lake & Co.,
Golden City, Mo.
Gentlemen :—

Enclosed we hand you account sales for one car wheat, No. 352, net proceeds $152.19 for which we enclose our check to your order.

Trusting you will find everything correct and satisfactory, we are,
Yours truly, (50 words)

Northrop Bros., 8.
Tipton, Mo.
Gentlemen :—

We are desirous of getting some No. 2 red wheat to test from 58 to 59 pounds. Would like to have it average 58½ pounds. If you will make an effort

to get us some of the above weight we, will pay you an extra price. On to-day's market would pay your track 74 cents. We do not know what other parties are bidding for No. 2 wheat, but we consider this a strong bid, and you are the only one to whom we make it. Now, if you succeed in getting any of this wheat for us, please wire us early Monday morning the number of cars you can ship by Thursday.

Yours truly, (125 words)

9.

George Anderson,
Great Bend, Kans.

Dear Sir :—

Two cars of wheat arrived to-day; one graded No. 2, the other was rejected. The No. 2 we shall put in the elevator and sell on the market, while the rejected we shall sell by sample to the best advantage. There is very little demand for off grades of wheat, but we shall not sacrifice your car. Your former shipment came in satisfactory. Enclosed find account-sales for same. The net proceeds are placed to the credit of your account, and are subject to your draft.

Yours truly, (95 words)

10.

E. J. Roberts & Son,
Fort Smith, Ark.

Gentlemen :—

Your car No. 2052 C. B. & Q. was received yesterday. From a sample taken from the top, we sold without inspection, but the buyer, as soon as he had seen the first load, on account of the damaged condition of the oats, and there having been so much corn mixed through them, asked our regular inspector to examine the car and enclose his certificate. We now hold the car subject to your order, but if you wish, we will try and sell it to the best advantage for your account.

The party who bought them at first will not take them at any price now, so if we sell them again, we shall have to find a new buyer.

Yours truly, (132 words)

11.

Gentlemen :—

We would be pleased to have you quote us prices on No. 2 corn. We have considerable corn here in the West that we can ship, and have understood that your factory is in a good position to handle a large share of the western trade. If you know of any low rates of freight, you might name us prices at the western stations : St. Louis, St. Joe, Kansas City, or any other.

Hoping to hear from you by early mail, we are,

Yours truly, (86 words)

12.

Gentlemen :—

The draft of $300 attached to bill-lading for two cars which arrived to-day, was paid yesterday. Your consignments shall, at all times, receive careful attention at our hands. We do not solicit consignments of grain particularly, our specialty being trading in futures, still we are prepared to take as good care of consignments as any other house. How is the crop of young wheat looking in your vicinity? Do you fear any damage from insects this season?

Yours truly, (84 words)

13.

Gentlemen :—

The excitement in the wheat market continues, and there are no indications of a reaction predicted by the bears for some time. On the contrary, the situation is inconceivably strong and indications favor an old-fashioned bull market. May wheat opened this morning very strong, ¾ cent higher than Saturday's closing price. There was no wheat for sale and buying orders were received from every station. This, and strong and high caps, frightened shorts into covering big lines. The action of the wheat market to-day clearly indicates that there is less disposition to short the market than for many months past.

Yours truly, (105 words)

VOCABULARY OF THE

LUMBER BUSINESS,

AND THE

FLOUR, FEED, AND FUEL BUSINESS.

1 J. H. Morgan
Omaha, Neb.
Just

Cancel
28 ft.
Our order

Take
Long
Joist

Whenever
And will
Give you

Instructions
To ship
When you

Notify
Ready
Simply

Did not
Want them
Wichita

Yards
Use
Some other

Points
Advantage
That they are

2 W. A. Bishop
Moberly, Mo.
Dispatch

Buyer
In the north
Stating

Dimension
Shingles
Filled

Get them
Advice
Chicago

No other
Place
Fancy

Possible
Be able
Able to

Be able to
Mississippi river
But are not

3 L. B. Hopkins
Kansas City, Mo.
Invoice

Checked
Over
Slight

Error
Extension
Corrected

4 J. W. Lewis
Lamar, Mo.
Circular

Windows
Church
Has been

Office
Without
Delay

5 C. W. Graham
Pacific
Memoranda

Contents
Winfield
If you will

Name us
Yellow
Fencing

Considerable
Figures
Correspondence

6 H. D. Myers
Lincolnville
Acknowledge

Impossible
Promptness
Dry

Kilns
It would take
We could

Before
Burned
Hold

7 P. H. Curtis & Co.
Winona
Telegram

Moment
Wired
For you

Immediately
Transfer
Rush

Through
Thanking
For the

8 Hummel Lumber Co.
Bolivar
Messrs.

Montgomery
Griffith
Of this city

That you have
Ash
Lumber

If the lot
Is not
Sold

Quotations
Description
Quality

Sizes
Dryness
In the market

Outside
Particularly
Quantity

Something
More than
Ordinary

9 J. G. Maynard
Neosho, Mo.
Asking

Scudder
Providence
Etc.

At the mill
Avail
Only

People
Promise
As soon as possible

Within
More than this
Lookout

Yourself
Down there
Lightly

Loaded
You may get
Otherwise

Drag
Along longer than
It was probable

10 T. H. Graham
Lebanon, Ark.
Walnut

Directions
St. Louis
Enough

Barges
Enroute
Expect

Arrive
Forward
We remain

11 W. H. Walker
Memphis
Grainfield

Kansas
Minn. Lumber Co.
Elsewhere

Jeopardize
Trade
So long

Unfilled
Simply
Outrageous

Also
Following
Items

Siding
Moulding
Fence

Boards
10 feet 10 inches
Feet

12 Advised
Armourdale
Yards

Shortage
Bunches
Lath

And your invoice
Liberty
Charging

TAY 1-PAGE 35

TAY 2-PAGE 35

Per thousand
Amounting
Send us

13 As to the
Reclamation
Probably

Claim
Adjusted
Always

Presented
Immediately
Settling

14 Clear
Standard
S 2 S

Providing
Immediate
Straight grain

15 Cigar
Lumber
Supply

Veneered
Poplar
Imitation

Accompanying
Guarantee
Distance

Shorter
Itself
Object

FLOUR, FEED, AND FUEL.

1 Replying
Anthracite
Forwarded

Promptly
Hurried
Rapidly

Coke
Crushed
Instead

2 Mr. Hatch
Furnishing
Republic

We regret
We are not
Either

Slack
To have you
Glad

3 Placed
Information
Holding

Mr. Boyer
Ask you
If you are

Still
Very much
If you have

Figure with you
Do you think
Possibility

4 Below
Different
Grades

Cherokee
Rich Hill
Deepwater

Semi-Anthracite
Inquires
Smithing

5 Bran
Unable
Evening

Tomorrow
Unless
Hauling

6 Flour
Shape
We are selling

Patent
Monett
It is the best

They can get
Peirce City
To be able to

7 Sacks
Nights
Tonight

Plenty
Condition
Writer

TAY 1 - PAGE 36

Hesitation
Having noticed
On many

Occasions
Dictation
To those

Who have
Ambition
Aspiration

Disposition
Opposition
Inaction

Desire
Acquisition
Of a business

Education
Not only
As a matter

Remuneration
To have
Occupation

And to be able to
Follow
Vocation

For the satisfaction
Reputation
As well as the

Accumulation
Congregation
Concentration

Wealth
From a
Own satisfaction

Compensation
Termination
I have some

Conception
Vexation
Prevention

Interruption
Solicitation
Accommodation

Consolation
Instruction
Introduction

Information
Undertake
Collection

Combination
Classification
Investigation

Incapacitation
And may not
Successful

Consummation
Contemplation
Enumeration

Anticipation
Expectation
Calculation

Growing
Inclination
Accumulation

Composition
Recollection
Consultation

Conversation
Revision
Reflection

Selection
Inspection
Disaffection

Disapprobation.
Merit
Recognition

Appreciation
Demonstration
Admiration

Consideration
Honest
Application

Donation
Approbation
Commendation

Production
Provocation
Declaration

Intention
Familiar
Relation

Exertion
Gratification
Commemoration

Distinction
Admonition
Exclamation

TAY 2 - PAGE 36

LETTERS SELECTED FROM

THE LUMBER BUSINESS.

1.

J. H. Morgan,
Omaha, Neb.
Dear Sir:—

In reply to yours of the 24th, just received, we requested you to cancel the 2x12x24, and 2x12x28 feet on our order No. 1169. We can take the long joists whenever they are ready, and will give you instructions when to ship, when you notify us they are ready. We simply did not want them sent to the Wichita yards. We can use them at some other points to good advantage, so please see that they are not shipped there.

Yours truly, (102 words)

2.

W. A. Bishop,
Moberly, Mo.
Dear Sir:—

We have just received a dispatch from our buyer in the North, stating he could not get the dimension shingles for you. We sent both of your orders to him to be filled. You requested us to let you know if we failed to get them, so we advise you now. We can get them in Chicago. Know of no other place where we can get the fancy cut. May possibly be able to get them on the Mississippi River, but are not sure.

Yours truly, (93 words)

3.

L. B. Hopkins & Co.,
Kansas City, Mo.
Gentlemen:—

Your invoice of June 23d for car 736, we have checked over and find you have made a slight error in the extension of feet. You have it 31,528 and it should be 31,690.

We have corrected same.

Yours truly, (58 words)

J. W. Lewis, 4.
Lamar, Mo.
Dear Sir:—

In reply to your letter of the 27th will say that the circular windows for the church were shipped on July 3d. Advice has been sent from this office and we trust you will receive them without delay.

Yours truly, (48 words)

C. W. Graham, 5.
Pacific, Mo.
Dear Sir:—

Your letter of the 6th with memoranda of contents of car 400 which you have at Winfield to dispose of, is at hand. We do not care to take it at the prices named. We might possibly take it if you would name us a reasonable price.

We have been buying all our yellow pine dimension and fencing, of the size you have, for considerably less money than your figures.

As requested, we return the correspondence.

Yours truly, (86 words)

H. D. Myers, 6.
Lincolnville, Kans.
Dear Sir:—

In reply to your letter of the 5th, as to cancelling the 2x12x24, and 2x12x28 feet on your order No 1176, placed with you May 31st, will say that you acknowledged this order June 9th, stating that it would be impossible to fill it with promptness, as your dry kilns were burned, and it would be 30 days before you could get it out. We wrote you to hold the order and make shipment as soon as possible.

Yours truly, (100 words)

7.

P. H. Curtis & Co.,
Winona, Mo.
Gentlemen:—

Your telegram is just this moment received, and we have wired the mill to get out three cars of 2x14x25 ft. joists for you immediately. As soon as they come in we will transfer them and rush them through.

Thanking you for the order, we are.

Yours truly, (62 words)

8.

Hummel Lumber Co.,
Bolivar, Mo.
Gentlemen:—

We are informed by Messrs. Montgomery & Griffith, of this city, that you have a lot of Ash lumber for sale. If the lot is not already sold, we would like to

have your quotations and description of quality, sizes and dryness.

We are in the market for Ash lumber, and will pay outside prices for same delivered here in St. Louis. We would particularly like a quantity of 6x6x16 ft. and would pay something more than ordinary prices for that size.

Please let us know immediately, if you have the lumber to sell, and oblige,

Yours truly, (112 words)

9.

J. G. Maynard,
Neosho, Mo.

Dear Sir:—

We received your telegram this morning asking us to see Mr. Scudder, and have him order the City of Providence to take out the balance of the Ash, etc., at the mill. We did our best to do this, but without avail. The only promise that we could get from the boat people here, was that they would take it as soon as possible, and that it was probable they would get it out within a week. More than this we could not get them to promise.

You will have to look out for a boat yourself down there, and whenever one comes up lightly loaded, you may be able to get them to take it, otherwise we fear it will drag along longer than a week.

Yours very truly, (139 words)

10.

T. H. Graham,
Lebanon, Ark.

Dear Sir:—

Your kind favor of the 27th is received. We will ship you the three cars of first and second Walnut at once as per your shipping directions, price to be $80 per thousand f. o. b. cars St. Louis. In regard to the 2 in., 2½ in. and 3 in. we have not quite enough on hand to fill your order. We have, however, two barges en route which we expect will arrive about the end of the week, when we will forward your six cars.

Yours truly, (97 words)

11.

W. H. Walker,
Memphis, Tenn.

Dear Sir:—

Please see that order No. 888, sent you April 1st, to Grainfield, Kansas, and placed by you with the Minnesota Lumber Company, on the 2d of May, is cancelled. We have ordered this elsewhere. We cannot jeopardize trade by allowing such orders to remain so long unfilled. This is simply outrageous. Also cancel the following items on order No. 1101 to Grainfield:

5,000 feet D. siding, fence grade.
3,000 feet 12 inch boards, 10 feet.
300 feet of moulding, No. 4073.

We have bought this elsewhere.

Yours truly, (110 words)

12.

Gentlemen:—

We are advised by our Armourdale yards of the following shortage in car No. 15154, shipped by you on the 20th of June.

They find only 1,272 bunches of lath in the car and your invoice calls for 1,872. We have taken the liberty of charging you back with 600 at the price charged, $22.00 per thousand, amounting to $13.20.

Please send us credit memorandum.

Yours truly, (79 words)

13.

Gentlemen:—

In reply to yours of the 6th, as to the reclamation of $12.80 allowed on car 5062, will say that this was credited to your account on May 20th. See May statement for it. We probably wrote you in June, after the claim had been adjusted to the shipper. We had quite a time to get the amount allowed.

Always when a claim is presented to us from any of the yards, we immediately charge it, so as not to lose sight of it in settling.

We probably wrote you in June that the account had been settled.

Yours truly, (110 words)

14.

Gentlemen:—

You may ship us the following Long Leaf pine:

1 car ⅞x4, 1st and 2d clear at $25.00.
1 car ⅞x4 Standard 1st and 2d clear at $20.00.
1 car 1x4 1st and 2d clear S 2 S and E at $18.00.

We shall need 10 cars each for immediate shipment, providing the quality is satisfactory. We want all the straight grained we can possibly get of the 1st and 2d clear. It should run at least 75 per cent.

Yours truly, (97 words)

15.

Dear Sir:—

We want to sell you cigar box lumber. We can supply you with best grades of lumber f. o. b. cars here at the following prices, to-wit:

Best Log Run Cedar	$31.00	per M
Veneered	21.00	"
Poplar Imitation	13.00	"
Bass Wood Imitation	12.00	"

Terms net cash, less 2 per cent, and one-third of the amount must accompany the order. We guarantee the lumber to be first-class and the best in the market. Buying of us would save considerable in time and freight, as the distance is so much shorter. This, of itself, ought to be quite an object to you.

We hope to hear from you soon and remain.

Yours truly, (125 words)

LETTERS SELECTED FROM THE

FLOUR, FEED, AND FUEL BUSINESS.

1.

Gentlemen:—

Replying to yours of the 29th inst. we wrote you yesterday, that your order for car of Anthracite coal had been forwarded to Chicago, and shipment will be made promptly. It will be hurried forward as rapidly as possible. Will also make your order for lump coke read crushed coke instead of lump.

Yours truly, (57 words)

2.

Gentlemen:—

Our Mr. Hatch requests us to write in regard to furnishing you some mill coal at Republic, Mo. We regret to state that, at present, we are not handling any of this coal, but can furnish either nut or slack, and would be pleased to have you place your order with us for your supply. We can quote you slack at 50 cents per ton and nut at $1.00 per ton f. o. b. mines. Shall be glad to have your orders.

Yours truly, (93 words)

3.

Gentlemen:—

On July 29 we wrote you for information as to whether your hard coal order, which you were holding when our Mr. Boyer left Springfield, had been placed yet. Up to date, we have received no reply and would like to ask, if you are still in the market for anything in our line. We would like very much to figure with you, if you have not bought your hard coal yet. Do you think there is any possibility of doing anything with our Kansas coals this year, and if so, at what time?

Yours truly, (100 words)

4.

Dear Sir:—

We quote you prices, f. o. b. mines, on different grades of coal, per ton of 2,000 pounds, as follows:

Weir City and Cherokee	lump	$1.50
" " "	nut	1.25
" " "	mine run	1.25
Rich Hill "	slack	.60
" " "	lump	1.35
" " "	mine run	.50
Deepwater	lump	1.50

In regard to Anthracite, Semi-Anthracite, and smithing coals, we will name you prices promptly on application.

We shall be pleased to receive your orders, and will give them prompt attention.

Yours truly, (105 words)

5.

Gentlemen:—

Enclosed find invoice and bill of lading for car of bran shipped you to-day. We have been unable to get any wood loaded until to-day. Will get one car off this evening, if possible, and one to-morrow.

We are not getting in any wood now, do not know why; so you had better look out for some other place to get it, as we are not going to be able to supply you unless they get to hauling more.

Yours truly, (79 words)

6.

Gentlemen:—

Yours of the 6th at hand and noted. We are at a loss to account for bad flour now, as our wheat is in much better shape than it was.

We are selling considerable Patent at Monett now, and they are saying it is the best they can get. It took the lead of Pierce City Mills without any trouble. We are saving you all our bran. Was south a day or so and could have sold a few cars of flour, if I had promised them any bran. The demand for flour is very dull now.

Yours truly, (100 words)

7.

Gentlemen:—

Yours of the 6th at hand. We can not ship a full car of bran at present, and it will be some time before we can. Have about 12 sacks on hand now. Have plenty of flour and are not running nights, as we can not find wheat cheap enough to make anything at present flour prices.

The writer will start south to-night to sell a few cars of flour, and get the condition of the market.

Yours truly, (78 words)

HESITATION.

The following selection will be an excellent exercise for practising on the "shun" termination.

Having noticed, on many occasions, that in giving dictation to those who have ambition, aspiration and a disposition in opposition to inaction; and who desire to make the acquisition of a business education, not only as a matter of remuneration, but to have an occupation, and to be able to follow a vocation for the satisfaction of

gaining a reputation, as well as the accumulation, congregation, and concentration of wealth, from a just compensation, much hesitation is caused on account of the shun termination, I have some conception of the vexation; and, for the prevention of any interruption, and for my own satisfaction, consolation and instruction, and their accommodation and information, and without solicitation, I undertake the collection, combination and classification of such words. While my investigation may prove my incapacitation, and may not lead to a successful consummation of the work in contemplation, on account of the enumeration falling short of their anticipation, expectation or calculation, I feel a growing inclination to extend the accumulation in this composition, by recollection, consultation, conversation, revision and reflection, until the selection for inspection may not cause disaffection, nor meet with disapprobation, but merit some recognition and appreciation of this demonstration of my admiration and consideration of honest application, and, for their gratification and the honor of making this donation, hope to obtain their approval and commendation of the production, and without any provocation, lead them to a declaration of their intention to become familiar with words in this relation. (247 words)

VOCABULARY OF

GENERAL ADVICE.

1 Shape
That you can
Squarely

Front
Arm
Erect

Practising
Penmanship
Fore-arm

Movement
Chest
Principally

Easy
Combined
Finger

Manage
Habits
Program

Instructor
Faithfully
Systematic

Rapid
Precision
Happy

Medium
Dictation
Slow

Accustomed
Avoid
Sluggish

Pencil
Instrument
While

Quality
Damage
Retard

Accurate
Preferable
Student

Reporter
Himself
Individuality

Peculiarities
Greater
Facility

2 Workman
Known
Tools

Common
Stenographer
Character

Depends
Largely
Equipment

Clumsy
Recommended
Smooth

Flexible
Pointed
Spencerian

Gillott
Ink
Flow

Freely
Occasion
In which

It is
Convenient
Provide

Beforehand
Sufficient
Sharpened

Tough
Usual
Longhand

Whether
Blur
Note-book

Understood
Properly
Requirements

Demanded
Realize
Briefness

Within which
He is supposed
Complete

Course
Should be
Study

Great deal
Beginning
Unpractised

Profit
Advice
Instead

Opposing
Ideas
Judgment

Experience
Possibly
Really

Labor
Mistakes
Decide

Outset
Moment
Employers

Object
Indiscriminate
Destruction

Letter-heads
Envelopes
Errors

Formed
School
Economy

Typewriting
Learned
Typewriter

Eraser
Contributing
Neatness

Typewritten
Familiar
Information

Obtain
Teacher
Everything

Help
Expert
Appearance

Desk
Almost
Synonym

Accuracy
Waste-basket
Careless

4 Scores
Wonder
Shorthand

Progress
Compel
Cultivation

Absolutely
Necessary
Heavy

Impossible
Unless
Seldom

5 Reference
Occupies
Inattention

Important
Observe
Writer

Forth
Greater
Effort

Fairly
Hanging
Pushed

Extended
Occupying
Taxing

Nerves
Nearly
Enthusiasm

Factor
Generally
Assumes

Higher
Standard
Already

Enthusiastic
Comfortable
Followed

Easier
Natural
Becomes

Finally
Pleasant
Cling

Minutes
Ordinary
Difficult

6 Secret
Manual
Mental

Skill
Perfect
Familiarity

Subject
Skillful
Painstaking

Thinking
Craft
Constant

Thoughtful
Alert
Detect

Haphazard
Unthinking
Productive

Harm
Outlines
Determined

Words
Phrases
Thoroughly

Selection
Legible
Requires

Without
Preparation
Discouraged

Exercise
Patience
Advantage

Opportunity
Preparatory
Everyone

Prepared
Advance
Plenty

Everything
Rule
Undertake

Picture
Anxious
Energetic

Succeed
Success
Yourself

Value
Reputation
Review

Over-estimated
That which is
Repeatedly

Becomes
Almost
Mechanical

Represented
Word-signs
Contractions

Frequent
Occurrence
Spoken

Consequently
Memorize
Thoroughly

Any one
Independently
Regular

Correctly
Adopt
Well

We would
Off
It will not

7 Arranged
Wraps
Hats

Belong
Pertaining
Fixed

Annoying
Dozen
Tablet

Constantly
Interests
Talk

Persuaded
Discretion
Quickly

Naturally
Actually
Debate

Hesitate
Decision
Around

Master
Struggle
Brains

Gradually
Worked
Bottom

TAY 1-PAGE 42

Humanity
Potatoes
Barrel

Toil
Neither
Courage

Victory
Added
Strength

8 Remember
People
Machine

Value
Anxiety
Keys

Lightly
Even
Slip-shod

Inaccurate
Typewritist
Chance

Although
Detriment
Profession

Instead
Insure
Blames

Consistent
Punctuation
Sentence

Containing
Alphabet
Extemporized

Liquor
Jugs
Brown

Fox
Jumps
Lazy

Sentences
Neglect
Method

Perseverance
Ambition
Winner

Somewhat
Carriage
Legal

Documents
Tabulated
Invoices

Confidence
Ability
Omit

9 Talent
World
Discouragement

Trying
Borrow
Expression

Equivalent
Forward
Be able to

Marked
Improvement
From day to day

Notice
Moderate
Accomplish

Affected
Along
Faster

Appears
Diligently
Listening

Competent
Taught
Experiences

Conscientious
Instructor
Lifted

Shoulders
Lessened
Ground

Traveling
Guided
Thorny

Something
Nothing
Results

Unless
Work
Packages

Deliver
Else
Promptly

TAY 3 - PAGE 42

General Advice.

1.

SUGGESTIONS.

Always keep your notes in shape so that you can readily inform the instructor where your next dictation begins, and so that you can find your place when called upon to read your notes. Sit squarely in front of the table, putting as little weight on the right arm as possible. Sit erect, in about the same position as if practising penmanship with the fore-arm movement, but do not rest the chest against the table. The weight put upon the table should be on the left arm, principally, leaving the right arm free and easy, using the combined fore-arm and finger movement. Use your left hand to turn your paper and hold it in position, and study about how to manage your paper so as not to lose time. Be regular in your habits in the room, following, faithfully, the daily program of the instructor, and you will learn to be systematic.

Make your notes small; it will have much to do with your success. If your notes are large at a low rate of speed, what will they be at a rapid rate? You can not attain to a high speed with large notes, but it is equally dangerous to make them too very small and with too much precision. Try to strike the happy medium. You should have dictation at a slow, medium and rapid rate, so that you will have opportunity to make perfect notes at a low rate of speed, and become accustomed to poor notes made at a high rate, and avoid getting into a rut, or a sluggish habit of the hand.

The pencil, if kept sharp, is the better instrument to use while learning. Don't use a poor quality of pencil or paper, and don't try to write with a dull pencil; either will damage your notes and retard your speed. To train the hand for accurate work the pen is preferable, if it is a good one, but the student or the reporter should accustom himself to either.

Carefully study the individuality of notes made at a rapid rate. Become accustomed to these peculiarities, and it will lead to greater facility in reading.

(360 words)

2.

MATERIALS.

"A workman is known by his tools," is a common and very true saying, and especially is this the case with the stenographer. The character of his work depends largely upon what he has to work with. Pens, ink, pencil, and paper are necessary equipments. With poor material any one will turn out clumsy work.

Pens.—Reporters differ as to the kind of pens to use. The student is recommended to select a smooth, flexible, medium fine-pointed pen, about the grade of Spencerian No. 1, or Gillott No. 604 E. F. Use black ink that will flow freely, so that the pen may not fail.

Pencils.—Some reporters do not use pens at all, but use lead pencils entirely. We would recommend the use of both pen and pencil, as there are many occasions on which it is convenient to use the pencil and necessary to use the pen. Always be sure to provide beforehand a sufficient number of well-sharpened pencils. Use a good quality of pencil, medium soft with smooth, tough lead. Hold the pen or pencil in the usual manner when writing longhand. Everyone will not hold it exactly the same, but the holding of the pen and ease of movement will be governed by the same rules as longhand writing.

Paper.—The kind of paper depends on whether you use pen or pencil. For the pen use good smooth paper, in which the pen will not catch and blur. For the pencil, the paper should not be so smooth. If a note-book is used, fill all of one side, and when the book is thus written through, turn it over and write it through the other way. (286 words)

3.

NEATNESS.

If the student understood properly the requirements that will be demanded of him when he takes a position, he would do more to fit himself for his future work. If he could realize the briefness of the time within which he is supposed to complete the course, and what should be done in that time, he would study and practise a great deal more at the beginning of the course, and not leave so many things unpractised until the end; and he would be very much more willing to profit by the advice of those who have been over the road instead of opposing his ideas of what he should do and how he should work, to the judgment of those who know by experience what he cannot possibly understand, until he has really been there. Much time and labor, and many mistakes in life would be saved if he would decide in the outset to profit by the advice and experience of others.

If he had supposed for a moment that employers would object to the indiscriminate destruction of letter-heads, envelopes, etc., on account of errors, he would not have formed the habit in school of wasting so much of his paper, but would have practised economy, and have been careful in his typewriting, and would have learned to get along without a Typewriter Eraser, thus saving a great deal of time, and contributing much to the neatness of the typewritten page.

Of course, the student is not supposed to be familiar with these facts; and there are many others which should be considered by him, for it is his duty to obtain information along every line that will have to do with his success. He should carefully weigh the wise words of his teacher and do everything that will help to make him an expert. If he take pains to be neat in appearance, to keep his material in order, and his desk neat, his work will be neat. The word "expert" has almost become a synonym for neatness and accuracy.

Don't do any waste-paper-basket work. If you intend to do some careless typewriting, only practise, and then throw it into the waste-basket, you will save time, and guard yourself against a very bad habit, by putting the blank paper into the waste-basket. As we are, so we do. (390 words)

4.

KEEP YOUR PENCIL SHARP.

In the face of all that has been said in regard to this matter, it seems that scores of stenographers never have more than one pencil at a time, which they sharpen about once a day, and then wonder why they cannot do better work in shorthand, and make progress, instead of growing worse.

We often hear beginners say, "if my pencil is sharp, I always break the point." Now that is just the reason it should be kept sharp, for it will compel the cultivation of a light touch which is absolutely necessary to speed. Of course the touch must be heavy enough to be plain, but it is impossible to make good clear notes unless the pencil is sharp. You should have two or three pencils at hand so that if the point should break you can take another; but if your touch is right it will seldom break. (153 words)

5.

THE STUDENT'S STUDYING POSITION.

Too much can hardly be said with reference to the position the student occupies at the table or desk while writing or studying shorthand. All works on penmanship give this subject special attention, but in the face of it all we find penmanship students more or less careless about their position, and making poor progress on account of inattention to this very important matter.

It is even more necessary, if possible, for the shorthand student to observe a correct position while at work than for the writer of longhand to do so, because the shorthand writer must put forth a greater effort. One may do fairly good work at a slow rate of speed, while writing with his head in his hand, or partially lying down in his chair, or with his body hanging over on the table and feet pushed back of his chair, or extended straight out in front, but he will not do his best work in such a position. Often he will say, "I am doing the best I can," but unless he is occupying the correct position at his table, and taxing his nerves fully, he is not nearly doing his best.

Enthusiasm, also, is a very important factor, and enthusiasm generally assumes a position that denotes energy. The student who sits erect, with both feet on the floor, and with one hand holding the paper in position and turning the leaves as occasion requires, while the other hand does the writing, and who is willing to tax every nerve in his body in order that he may do his very best to reach a higher standard of work at a high rate of speed, is already far on the road to success. Of course a correct position, and an enthusiastic way of working may not be comfortable at first, but the more it is followed the easier it becomes, and will soon be natural, so that finally the work of a good shorthand writer is very pleasant. Let the student keep in mind that the habits he forms in school will cling to him in all his practise in shorthand, and that what may be an easy position for two or three minutes of ordinary writing, may not be an easy position for two or three hours at a time, on difficult matter. (391 words)

6.

HOW TO BECOME EXPERT.

The secret of becoming an expert in writing shorthand is the same as in every other line of manual or mental skill. It lies in perfect familiarity with the subject matter, which calls for skillful, painstaking practise, together with close, clear, and accurate thinking at the same time. Great skill in any manual craft is reached only by constant and thoughtful practise, during which the student is always on the alert to avoid errors, and to detect and correct them when once made. Hap-hazard and unthinking practise is productive of more harm than good.

The correct outlines should first be determined upon, and then they should be written over and over again, until the words and phrases become thoroughly familiar, after which the selection should be taken in dictation and the notes read, until it can be written rapidly and read like print.

The student will find that his notes are always legible, if well written, though ease in reading requires some practise in reading. It is a waste of time to take dictation after dictation without preparation. He should write with such care as to feel, while writing, that he can read his notes. Of course, he cannot always do that at first, and should not allow himself to become discouraged on this line, but exercise patience. He is supposed to take advantage of every opportunity in and out of school to practise words and phrases preparatory to taking dictation.

The instructor should not be expected to wait on the student to prepare for his dictation. Everyone should have prepared in advance, so that the instructor may do his work in his usual systematic way. Don't say, "I have not practised that," when you have had plenty of time to do so. You should do everything that will help to make you an expert. You *can be* an *expert* when you *leave school.* As a rule, what you do, and what you undertake to do, are a picture of you. Be anxious, be energetic, be enthusiastic, be willing to do as your teacher says, and be determined to succeed, but don't allow yourself to become discouraged.

Value of Repetition.— In gaining speed in shorthand, the value of repetition and constant review can not be over-estimated. That which is done repeatedly soon becomes almost mechanical, and what is done mechanically can be done rapidly.

The words that are represented by word-signs and contractions are of very frequent occurrence, are spoken rapidly, and, consequently. must be written rapidly.

In learning word-signs you must memorize them so thoroughly as to be able to use any one of them independently of all others. Don't think you know them well enough when you can write them and read them in regular order, but learn them so that it will not matter to you how they come. In your practise, take care to have your notes well made and correctly written. It is possible to adopt word-signs of one's own, and be able to read the notes, but we would advise the student not to do it. Put that off a few years, and it will not be necessary. (506 words)

7.

THE STENOGRAPHER.

The stenographer should make it his or her business to keep things well arranged in the office, chairs in their places, wraps and hats where they belong, and desks in order, so that anything that is wanted pertaining to his work, or his employer's convenience, can be readily found.

You should have two or three well-sharpened pencils always ready, and your note book lying near and open, or arranged so that it will at once open to the place, so that you will not have to turn any leaves to get ready to write. It is annoying to wait for the writer to sharpen his pencil or turn over a dozen leaves in a tablet, before he is ready to begin. You should always be on time, and never in a rush to get away from the office. You cannot have the business well in mind unless you have your mind constantly on it, studying its interests. When you talk, talk business. Don't speak unless you have something necessary to say. We do not mean by this that you should have to be persuaded to speak, but that you should use discretion in the matter. Use common sense, of course, and do what is necessary to be pleasant. Keep pins, pens, pencils, and all papers belonging to yours and your employer's desk in place, so that you can tell him where they are and get them for him readily, if necessary. Be quick about everything. You may be naturally slow but you can learn to hurry. Don't have spells of rushing, during which you make mistakes and actually lose time, but hurry without seeming to. Don't debate in your mind about doing a thing, but take hold and do it at once. Decide quickly and act, don't hesitate. Lack of decision stands in the way of the success of many. There is no way around these things. They must be met squarely. You must master them or they will master you. Life is a struggle. Living is doing, and doing means struggling. Many a man with large brains has been gradually worked to the bottom of the great mass of humanity like small potatoes work to the bottom of the barrel, because he would not toil, neither would he spin. Have an object in life and train for it. Have courage; you will succeed if you have the staying qualities. With every victory comes added strength.

Observe these things in school and it will not be hard for you in the office and your work will be all the more pleasant for you and your employer. Remember that as you are in school so will you be in the office. (455 words)

8.

SPEED ON TYPEWRITER.

More people fail on account of lack of speed on the machine, perhaps, than any other one thing; but speed without accuracy is of no value.

In the beginning of your typewriter practise be very careful, and do not allow your anxiety for speed to keep you from doing neat and accurate work. Strike the keys with an even touch, quickly but lightly. The slip-shod, inaccurate typewritist does not stand any chance for a position. Although he may claim to be a stenographer, he is really a detriment to the school he attended, and to the profession. Instead of taking up the work in a careful, systematic way that will insure him success, he blames the system, the typewriter, or the instructor, but never once blames himself.

To gain speed, a sure and safe way is to take a letter of 150 or 200 words and write it twenty-five times, as rapidly as possible consistent with neatness and accuracy. Then change to another letter of 200 words or more, and write it fifty times,

as rapidly as possible, and so on, taking other letters. Save every copy while you are writing from it, and count only the correct ones. Be sure to insert the punctuation marks, and to strike them lightly. It is a good plan to practise some sentence containing all the letters of the alphabet four or five minutes before beginning your work, such as "John quickly extemporized five tow bags." "Pack my box with five dozen liquor jugs." "The quick brown fox jumps over the lazy dog." But do not practise such sentences so much as to neglect all other practise. Many students waste time on some speed sentence that they like to write.

This method of gaining speed requires patience, perseverance, determination, and ambition, but it is a sure winner. It is not to be followed by the beginner, but by the more advanced student who has become somewhat familiar with the machine.

The student should do a great deal of typewriting from shorthand notes, and should learn to carry long sentences in his mind, and not have to look at the copy often nor raise the carriage to look at the writing. This also requires patience and perseverance. You must guard against discouragement in all your work, both in typewriting and in shorthand, and just keep on working.

Study the proper heading of legal documents and practise tabulated work, such as invoices and tabulated letters, until you have confidence in your ability to make a satisfactory copy. In long invoices with prices and amounts and a long tabulated price-list, you may omit the period, using a space instead, with good effect.

9. (449 words)

DISCOURAGEMENT.

A great deal of talent is lost to the world for the want of a little courage. Progress is impossible to a discouraged student. Discouragement is brought on by trying to cross the river before you get to it. Don't borrow trouble. How often we hear the expression: "Oh, I never can learn it"—"I don't believe I ever can learn it"—"Oh, I know I can not learn it." These expressions are almost equivalent to saying, "I won't learn it." There is no such thing as "standing still;" and if you will have patience enough to work on for awhile, and not worry about something that *you have not come to*, you are sure to move forward.

You may not be able to see any marked improvement from day to day, but your teacher, who has taken many just like you over the same road, can notice it. You cannot see the grass grow, but it grows just the same; and if you do the work faithfully, just as you come to it, you will just as surely improve. The person with great courage and moderate ability will accomplish more than a person of great ability and moderate courage, so don't be worried, because some one seems to be moving along faster than you. What appears to be true is not always true.

Many times discouragement comes, after the student has worked diligently. This is often caused by the student following his own ideas of how to study, instead of the teacher's, or by listening to what other students have to say, or what some office stenographer has to advise, neither of whom are competent to advise any one, for they have never taught and know nothing of the experiences of a competent and conscientious instructor.

One-third of your teacher's labor would be lifted from his shoulders, if you would follow his advice; and your own labors would be materially lessened. He has been over the same ground you are traveling, knows all the hard points, has advised and guided many students along the thorny way, so to speak, and can do the same thing with you, if you will let him. He cannot make something out of nothing, in other words, he cannot show results unless you do the work.

Your instructor cannot "do shorthand up in packages and deliver it to you," else he would do it promptly. He cannot learn you one thing. He can teach you, but YOU will have to do the learning. He can show you the road and make it plain; he can go with you to the very door, as it were, but you will have to go in alone.

VOCABULARY OF THE

BUILDING AND LOAN BUSINESS.

NOTE :—While practising the words and phrases in the vocabulary, there may be an occasional instance in which the outline is not understood. In all such cases, look up the word or phrase in your text-book and study the principle used in writing it.

1 G. W. Campbell
Waterloo, Ill.
I send you

Herewith
Papers
Executed

By you
And your
Wife

$600
Wilkinson
Property

Sold
And you will
Promptly

The first payment
Thereon
Third Saturday

Of this month
Are received
We will send the

Deed of trust
Warranty
Record

Howell county
Please send
And that you will

You will
Give the same
Prompt attention

2 James Hodkins
Bethalto, Ill.
To advise you

Applied
Margaret Finch
That I have

Our board
For their
Further

Consideration
Representation
Importance

Originally
I have succeeded
Allowed

And you will therefore
Abstract
Drawn

3 W. C. Stonebraker
Evanston
I return

Title
William Chapman
For correction

Proper corrections
Indicated
Thereto

And return
Prepared
C. B. Burton

Application
You should send these
At once

Can be closed
At
Office

4 J. D. Carney
Wausau
In the matter

Melissa Jordan
Of an
I would say

I have brought
Our directors
Report

Mr. Howser
And they have
Declined

Do not consider
Desirably
Located

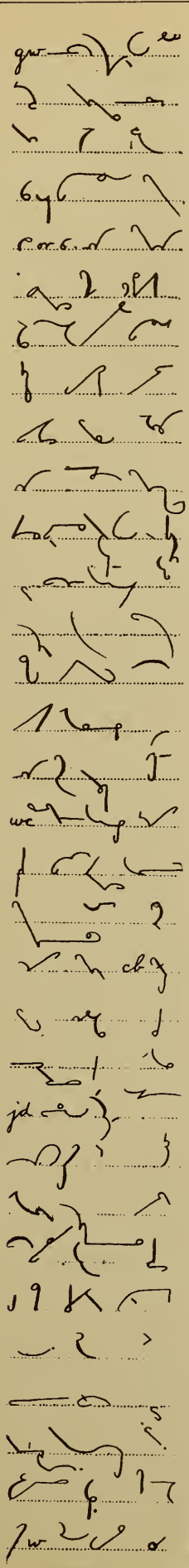
And knowing
Whatever
Of the

Character
Moral
Applicant

5 Buck & Fleming
Binghamton
Complying

With your request
This day
Dr. Keith

Geo. W. Easton
Release
Certificate



TAY 1-PAGE 49

6 Dr. A. W. Keith
Bonne Terre
I am in receipt of

And I send them
Except
Accept

Possession
In case
Continues

However
To us
Remittance

7 I have your favor of the
Relative
And will say that

I am satisfied
It will be
Useless

Bybee
For an
Increase

Previously
As the property
We are receiving

At this time
Within
Established

Exception
In this case
Especially

We have been
Liberal
People

Recently
If he cannot
Advise me

8 Martinsburg
For the month
This day

And I find
Error
Short

And you have remitted
On account
Mary Lorry

August Hooper
Monthly
Advance

Whereas
Discount
Should be

Average time
On the total
3 months

Please send check
To balance
And oblige

9 T. J. Howser
Tacoma, Wash.
Prospects

Are good there
Hope you will
Gilliam

Judy
I have written him
Begin

To spend
Good man
Pretty

If you could get him
Started
A few days

If you can
Do so
Without

Neglecting
The other
Of course

It is necessary
In the field
Opportunity

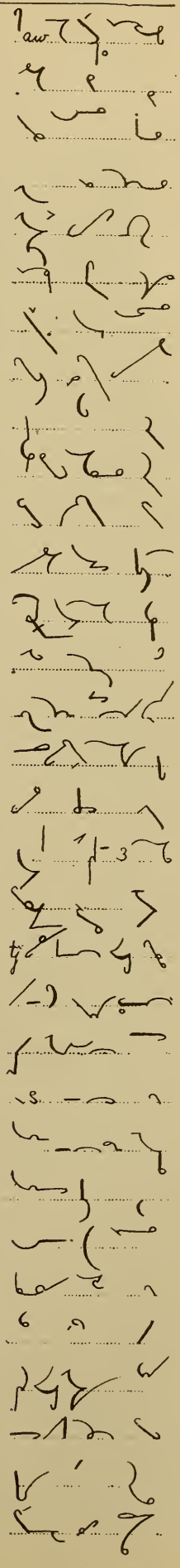
That is
Offered
Advantage

10 Seattle, Wash.
I have your letter
That you are

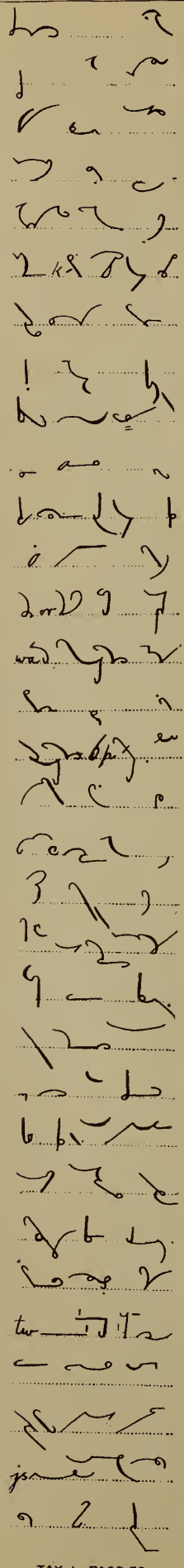
Again ready
Resume
Believe

Additional
Ought
So far as

Blockfield
Concerned
Stock-holders



TAY 2-PAGE 49



It is my
Impression
Meadville

Towns
On that
I will send

Your letter
Who is now
In the midst

I am sure
Separate
Annual

I think you will find
Gratifying
Assuring

Isaac K. Sobey
Manchester, Va.
Suggestion

Benefits
Small
Placard

Advertising
And the fact that
Advisability

Distribution
Among
Windsor

Security
First-class
Approved

12 Edward Merrick
Danville, Va.
Decided

The first
Regular
Membership

Association
Withdrawn
Entitle

13 W. A. Horn
Burlington, Vt.
And I return

Submitted
Accepted
Compared

14 Bennington, Vt.
Chester P. Purton
And I send you

Labor
Fully
Settled

15 Wm. C. McClure
I have
Issued

What you say
Probability
Through

Dr. Fleet
New Franklin
I am very sorry

That you had
Difficulty
Does not pay

Public
Argument
Any other

And a man
Avoid
Discussion

Differences
It is a bad thing
Wrangle

Injure
In that place
Peacefully

Prosperously
Discord
Tendency

Complications
Misunderstanding
Thoroughly

16 T. W. Cook
Ogden, Utah
Mountain

Equal
Accordance
Indicated

Poplar Bluff
Renew
Required

17 J. S. Henderson
Knoxville
Misfortune

Suffered
Cheerfully
Duplicate

TAY 1—PAGE 50

Therein
Reports
Supplies

Destroyed
Extra
Ample

18 M. L. Thomas
Franklin
Jas. Collins

Advises
Accordingly
Blank

Instalment
Thereafter
Period

Share
Withdrawal
As you are aware

Consequently
Delinquent
C. E. Isle

Easily
Explanation
Any other

Suspending
Favored
Perfectly

20 Mrs. Reager
Personal
Resources

Possessed
Confidential
Borrowed

Finally
Opinion
Whether

It is desirably
Situated
Approximate

21 Sufficient
Seligman
Organize

Organization
Reasonable
Acceptable

Officers
President
Secretary

Treasurer
Appraisers
Charter

22 Consideration
Attorney
Examiner

Remittance
Definite
Property

23 As directed
However
We are not able to

Series
I trust
You will be able to

24 Representative
East St. Louis
Legislature

Foreign
Associations
Soliciting

Depositing
Capital
Entirely

Unproductive
Communicate
Reference

James Atkinson
Stationery
Whereabouts

26 Inquiring
Phillips
Chillicothe

Thereto
Penalties
Standing

Regularly
Indebtedness
Release

Discount
On this claim
Handle

26 Dear Madam
Simpson & Flavins
Divide

Impair
Impossible
Visit

TAY 2—PAGE 50

LETTERS SELECTED FROM THE

BUILDING AND LOAN BUSINESS.

1.

G. W. Campbell,
Waterloo, Ill.
Dear Sir:—

I send you to-day herewith papers to be executed by you and your wife, M. G. Campbell, for $600, the loan made on the Wilkinson property sold to you, and you will please execute the same and return to us promptly. The first payment will be due thereon the third Saturday of this month. As soon as these papers are received, we will send the deed of trust together with a warranty deed to you to be recorded in Howell county, and you will please remit $2.60 to pay for recording.

Trusting this will be satisfactory, and that you will give the matter prompt attention, I remain,

Very truly yours, (121 words)

2.

James Hodkins,
Bethalto, Ill.
Dear Sir:—

I have to advise you in regard to the loan applied for by Margaret Finch, that I have brought the same before our board for their further consideration. Upon the representation made by you of the importance of making this loan, for the amount originally asked for, viz: $600, I have succeeded in having the amount allowed, and you will therefore, send abstract as soon as possible and papers will be drawn for that amount and sent to you to be executed.

Yours truly, (92 words)

3.

W. C. Stonebraker,
Evanston, Wyo.
Dear Sir:—

I return herewith the abstract of title of William Chapman for correction. Please have proper corrections made as indicated in the letter attached thereto, and return as soon as possible. We are also prepared to close the loan of C. B. Burton, but find no application for loan stock with his application for loan, or with that of William Chapman. You should send these at once so these loans can be closed. These are all the applications for which we have abstracts at this office.

Very truly yours, (95 words)

4.

J. D. Carney, Esq.,
Wausau, Wis.
Dear Sir:—

In the matter of an application for a loan by Melissa J. Jordon for $500.00, would say that I have brought the matter before our directors with the report of Mr. Houser, and they have declined the loan, for the reason that they do not consider the property desirably located, being so near the railroad, and know nothing whatever of the character and moral risk of the applicant.

Yours truly, (80 words)

5.

Buck & Fleming,
Binghamton, N. Y.
Dear Sir:—

Complying with your request of the 6th inst. we have this day mailed Dr. Keith, at Bonne Terre, all the papers we hold in the loan of George W. Easton, together with release deed, with instructions to deliver the same to him upon the payment of $504.50; or, if he desires to cancel his stock, they will be delivered to him upon the receipt of his certificate to Dr. Keith and the payment of $402.90.

Trusting this will be satisfactory and that prompt payment will be made, I am,

Very truly yours, (108 words)

6.

Dr. A. W. Keith,
Bonne Terre, Mo.
Dear Sir:—

I am in receipt of a letter from Messrs. Buck & Fleming, enclosing the papers of George W. Easton, together with release deed to be sent to you, and I send them herewith, all except the abstract which you have in your possession, and you will collect of Mr. Easton, in case he continues his stock in force, $504.50. If, however, he desires to cancel his stock, you will collect from him $402.90, and

also take up his certificate of stock and return to us with remittance.

Trusting this will be satisfactory, I remain,

Very truly yours, (114 words)

7.

W. A. Horn, Esq.,
Buckhannon, W. Va.

Dear Sir:—

I have your favor of the 6th inst., relative to the loan now pending in your town, and will say that I am satisfied it will be useless to bring the Bybee loan before our board for an increase over the amount previously allowed, as the property will not justify such a loan, and we are receiving so many applications at this time for loans that come within our established rule that I am satisfied they could not make an exception in this case, especially, as we have been very liberal with your people in loans, recently having made quite a number of them for you. If he cannot arrange to use this amount advise me and I will return his application.

Very truly yours, (134 words)

8.

W. C. Stonebraker,
Martinsburg, W. Va.

Dear Sir:—

Your report for the month of January received this day, and I find you have made an error of $4.16 in your footing, and that your remittance is $4.35 short. You have remitted on account of Mary M. Lorry, certificate No. 4486, $1.80 too much. You have also allowed on certificate No. 6429, August Hooper, a discount of $1.40 for six monthly payments in advance, whereas the discount should be 70 cents, as we allow 6 per cent for the average time, which would be 5 per cent on the total amount due for three months, which leaves a total of $3.70 still due us. Please send check for this amount to balance our cash, and oblige,

Yours very truly, (145 words)

9.

T. J. Howser, Esq.,
Tacoma, Wash.

Dear Sir:—

I have your favor of the 8th inst. enclosing application for stock and am glad the prospects are good there and hope you will get Mr. Gilliam in shape to do better work than he has been doing since you left. I also send you herewith a letter just received from C. W. Judy. I have written him that we are glad to have him begin work again, and that I would forward his letter to you and you would probably arrange to spend a few days with him as soon as possible. Mr. Judy is a pretty good man. If you could get him started out again, it would be well to arrange to join him for a few days, if you can do so, without neglecting the other work you have in hand. Of course, it is necessary to get every man in the field or we shall not sell the stock we should, and every opportunity that is offered should be taken advantage of.

Yours very truly, (180 words)

10.

C. W. Judy, Esq.,
Seattle, Wash.

Dear Sir:—

I have your letter of the 7th inst. and am glad to know that you are again ready to resume work, and believe that additional work ought to be done, though, of course, cannot tell what the prospects are. So far as Blockfield is concerned, would say that we have some stockholders there that have been carrying stock with us for about two years, and it is my impression that considerable work could be done at that place, also at Meadville and at other towns on that road.

I will send your letter to Mr. Howser who is now at Tacoma in the midst of some very pressing work, and I am sure he will arrange to spend a few days with you as soon as possible. I send you, under separate cover, some of our annual statements, which I think you will find very gratifying and of considerable use to you.

Very truly, (163 words)

11.

Isaac K. Sobey, Esq.,
Manchester, Va.

Dear Sir:—

I have your favor of the 8th inst. and note your suggestion in regard to the benefits of having a small placard advertising our business, and the fact that loans can be made promptly. We think the suggestion is a good one, and have for some time considered the advisability of having a large number of these prepared for distribution among our local branches, which we shall probably do at an early date, sending one to our board at Windsor. In the meantime, we are prepared to promptly make all loans offered, where the security is first-class and can be approved by our directors.

Yours truly, (114 words)

12.

Edward Merrick, Esq.,
Danville, Va.

Dear Sir:—

I have your favor of the 12th inst. and am glad to know that you have decided to take some stock with us, and we have, in accordance with your letter, issued a certificate for $1,000 of stock to you in our March series. The first regular payment of $6.00 thereon will be due the third Saturday in March. You are correct in

regard to the membership fee paid on the stock withdrawn, which entitles you to the same amount of stock in this association. You will, therefore, remit $5.00 direct to this office in payment of the other $600 of stock.

Thanking you for your favor, I remain,

Yours truly, (125 words)

13.

W. A. Horn, Esq.,
Burlington, Vt.

Dear Sir:—

I have your favor of the 12th inst. advising me that Mrs. Sarah H. Bybee will accept a loan of $2,000 on her property, and I return herewith an abstract of title submitted in this loan, showing some corrections necessary to be made, before the title can be accepted. Please have title compared promptly and return as soon as it has been approved by your attorney. Papers will be drawn and sent to you for execution. I also send you herewith papers for additional loan of $2,000 to L. Watts, which have been properly executed and recorded, shown on the abstract and returned. On receipt of same, check will be sent you for the amount.

Yours truly, (128 words)

14.

W. C. Stonebraker, Esq.,
Bennington, Vt.

Dear Sir:—

I have your favor of the 13th inst., enclosing the bond and abstract in the loan of Chester P. Purton. I send you herewith check for $345 which, with the fee of $5.00 for examining the abstract, makes the full amount of this loan. Please see that all bills for material and labor are fully settled, and receipts for same sent to us.

Yours truly, (76 words)

15.

Wm. C. McClure,
Burlington, Iowa.

Dear Sir:—

I have your favor of the 11th inst. enclosing two applications for stock, and certificates will be promptly issued and mailed.

I also note what you say in regard to the probability of some trouble through Dr. Fleet, of New Franklin. I am very sorry that you had any difficulty whatever with him. It does not pay to get into public argument with representatives of any other company, and you should in every way avoid an open discussion or open differences, as far as possible, as it is a bad thing to get a fight on your hands in any town, or to get into a wrangle over matters, as it is sure to injure your business in that place. I had hoped that the board in New Franklin would get along peacefully and prosperously, without any discord, and am sorry to know that anything has come up which has a tendency to injure the business. If possible, I trust you will avoid all such complications, and in selling stock have the membership fee thoroughly understood, so that there can be no misunderstanding in regard to it.

Yours truly, (196 words)

16.

T. W. Cook, Esq.,
Ogden, Utah.

Dear Sir:—

I have your favor of the 13th inst. and note what you say in regard to desiring a loan on some property at Mountain Home, and would say that we could loan you an amount equal to one-half the value of your lot and house, when completed. Our basis of loaning is not to exceed 50 per cent of the cash value of the security; but we can loan to you upon any terms that will suit you, from 5 to 10 years, in accordance with the rates indicated in our book which I enclose you herewith.

I trust you will make an effort to secure some new stockholders for us at Poplar Bluff, and we will allow you one-half the membership fee on all stock which you secure. We would also be glad to have you renew the amount of stock with us, equal to that withdrawn, at any time you can arrange to do so, in which case you will be required to pay no membership fee.

Yours truly, (182 words)

17.

J. S. Henderson, Esq.,
Knoxville, Tenn.

Dear Sir:—

I have your favor of the 13th inst. and regret to learn of your misfortune, in that you have suffered the loss of your store by fire. We cheerfully comply with your request and send by mail, under separate cover, a duplicate of the stockholders' ledger with the names of our stockholders entered therein, and the payments made by them, also reports and other supplies. I presume the stockholders have their pass books and that they were not destroyed, but for fear they might have been, we send a few extra books and trust they will reach you in ample time.

Yours truly, (114 words)

18.

M. L. Thomas,
Franklin, Tenn.

Dear Sir:—

Mr. James Collins, who carries considerable stock in our association, advises us that you desire some stock. I, accordingly, send you herewith blank application, which please fill out for the amount desired, and return to us. Our shares are

$500 each, on which a membership fee of $5.00 is paid, when the application is made, and on which a monthly installment of $3.00 on each share is payable on the third Saturday of each month thereafter, for a period of not to exceed 84 months. I trust to receive your application for any amount you may desire.

Awaiting your reply, I beg to remain,

Yours truly, (117 words)

19.

Dear Sir:—

I have your favor of the 15th inst. in regard to withdrawal statements sent you for certificates No. 5915 and 5968, and in reply would state that these certificates were received February 5th. As you are aware, our pay-day for the month of January occurred January 20th, consequently, certificate No. 5915, C. R. Buchanan, was delinquent for the month of December and January and subject to fines for three months. Certificate No. 5968, C. E. Isle, was delinquent for the month of January, and subject to a fine of $1.00, though I find in making his statement he was only charged with 50 cents, which was an error. Of course, we do not desire to have you pay any fines on this stock, but you will easily see from the time these certificates were received by us, that they are properly subject to fines as above indicated; but, if there is any other explanation, which will warrant us in suspending these fines, we would be glad to be favored with the same, for we desire to be perfectly just in the matter.

Yours truly, (202 words)

20.

Dear Sir:—

I have your favor of the 15th inst. inquiring in regard to an application for a loan made by Mrs. Reager, and in reply would say that on February 5th, I wrote you a personal letter, asking about this property and the resources possessed by her for making her monthly payments. I also want some confidential advice as to her son; I understand it is for him the money is borrowed, and we are awaiting your reply to this letter, in order to pass finally on the application. If you will supply me with the above information, and also advise me as to your opinion concerning the property and its present value, we will, on receipt of your letter, advise Mrs. Reager in regard to her application and will be prepared to close the same promptly.

Yours truly, (141 words)

21.

Gentlemen:—

I have your favor of the 15th inst. and will say that if sufficient stock can be obtained at Seligman to organize a local board, we are prepared to make loans to you upon the property, if it can be approved by our directors. We could not organize a local board for less than $5,000 of stock, and if you can secure that amount for us, we will perfect the organization, and can supply you with all reasonable demands for loans upon acceptable security. I send you, under separate cover, some of our printed matter and blank applications for your stock. If you can secure the above amount, please make your applications for stock, sending them to us, together with the membership fee of the same, and advising us whom you desire to select as officers of the local board, viz: President, Secretary and Treasurer, which is filled by one person, and three appraisers. On receipt of these a local charter will be issued and supplies sent.

Yours truly, (184 words)

22.

Dear Sir:—

I have your favor of the 14th inst. enclosing remittance of $5.00 to pay attorney's fees on the application for loan of Messrs. Long Bros. Their application will have prompt consideration, and it is likely that a special examiner for the association will visit New Franklin the latter part of the week and report on this property. As soon as his report is received, a definite answer will be given in regard to the loans.

Yours truly, (86 words)

23.

Dear Sir:—

I have your favor of the 14th inst. enclosing application for $1,000 of stock, and the certificates have been duly issued and mailed as directed, together with receipts for membership fees. We are not able to issue this stock in our February series as requested, as that series has been closed. We, therefore, issue it in the March series, which I trust will be satisfactory.

In regard to the stock of J. D. Mason, I would state that the withdrawal value of certificate No. 2777 is $151.20, and certificate No. 2784 is $144.90. I trust that you will be able to dispose of them at Lincoln.

Trusting to receive additional stock from you, and assuring you of our best wishes, I remain,

Yours truly, (140 words)

24.

Dear Sir:—

I have your favor of the 15th inst. inquiring in regard to our association, and in reply would say that we would be glad to have a representative in East St. Louis, were it possible for us to do business in the state of Illinois. The last legislature in that state passed a law preventing foreign asso-

ciations from soliciting business in the state of Illinois, without depositing $100,000, which of course no association could do, as it would take that amount of capital and render it entirely unproductive, and without any security to its stock-holders for its return. If you desire to do any work in Missouri, we should be glad to communicate with you in reference to same.

I note the name of James E. Atkinson upon the stationery used by you ; if you could advise me in regard to him and his present whereabouts, I would consider it a favor.

Yours truly, (160 words)

25.

Dear Sir :—

I have your letter of the 16th inst. inquiring in regard to the loan which we have upon the property of A. C. Phillips, at Chillicothe. The amount of delinquent payments and penalties up to the first of March will amount to $138.60, which amount, if paid by that time, will place the loan in good standing, so that the payment of $14.70 per month can be regularly made thereafter.

The amount of the loan is $700, making the total indebtedness March 1st, $838.60, and there would be a credit on account of dues paid on stock, amounting to $59.50, so that it would require $779.10 to pay the loan in full to March 1st, and secure a complete release of the deed of trust and the return of all papers.

If you can arrange to take this loan, we will make a discount on this claim and accept $760 in cash March 1st, for a full release, and I trust you will be able to handle it one way or the other.

Please let me hear from you, promptly, whether or not you can do anything with it.

Very truly yours, (215 words)

26.

Dear Madam :—

I have your favor of the 16th inst. and note what you say in regard to having made remittance, for part of the amount of your dues, to Simpson & Flavin; and trust you will be able to arrange to pay the balance at an early date.

I note also what you say in regard to selling part of the property upon which the loan is made, and dividing the loan. In reply will say that we would be glad to do this for you, if it would not in any way impair our security. However, it would be impossible for us to make such change, until some one of our agents should visit Flavin, look at the property, and advise us as to the relative value of the two different pieces on which the loan is made. I cannot, at this time, say how soon any one of the officers will be there.

Very truly yours, (158 words)

VOCABULARY OF THE

HARDWARE BUSINESS.

1 Harold, Smart & Co.
Maysville, Ark.
Finished
Wagon tongues
Queen
Heater
Carvers
Coal oil
We have these
Almost
Handle
Engraved
Already
Manufacturer
Pleasure

2 Merrick & Lee
Sparta, Mo.
Entirely
Lard cans
Looking
Latter
On your order
Shall send them
Please advise us

3 Current River Granite Co.
Willow Springs
Iron
Common
Round
Length

4 W. H. Owen
Lebanon, Mo.
South Bend
Chilled Plow Co.
We do not
Ourselves
Ferret
Give them
Information

5 T. J. Carter
Little Rock, Ark.
Spokes
Bookkeeper
Opinion
That he
Simply
Customers
Regularly
Whether there is
If there is
Comparison
If you wish
Difference
Overlook
Honor
Error
Unintentional

6 Coleman Bros.
Aurora, Mo.
Yourself
Tongueless
Cultivators
Circumstances

7 Derge, Stables & Co.
Koshkonong
24,000 lbs.
Painted
Barbed
Galvanized
Staples
Fluctuation
Clear

8 John Stough Lumber Co.
Chicopee
Exception
Item
Remittance
Hub
Front
Awaiting
We remain

9 Smith & Evans
Walnut Grove, Mo.
Note what you say
Drayage
Balancing
Views
In the matter
Every one
In your case

10 Cordz-Fisher Lumber Co.
Birch Tree, Mo.
Crating
Joints
Cases
Would make it

TAY 1—PAGE 57

11 Church & Kissell
Winona, Mo.
Evaporators
Usual
Width
Distance
Between
Lineal
If you wish us

12 T. J. Boyd & Co.
Thayer, Mo.
Strip
Shall we have
Soldered
On the side

13 Henson & Stone
Cape Fair, Mo.
Pottery
Vicinity
Groceries
Wholesale
Powder
And you could
Houses

14 Messrs. Parker & Co
Denver, Colo.
Investigating
Chattanooga
Tennessee
Plow
If this is not
Greenfield
Northern

15 G. W. Zeigler & Son
Reading, Pa.
Largest
Twist
Drill
Square
Shank
Doubtful
Tool

16 Mitchell & Sholes
Granby, Mo.
Unfinished
State if you
Single
Double
Carry
Either
Toledo

17 Huff & Turk
Scranton, Pa.
Russian
In the city
Per dozen
Kindly advise us

18 G. W. Whittington
Lincoln, Neb.
Extras
Wringers
You will favor us
When you are ready

19 J. Holland & Co.
Memphis, Tenn.
Hazard
Agency
Assistance
Reputation

20 Thomas Garwood
Maysville, Ark.
E. C. Meacham
Arms Co.
Remington
Pistol
Blued
Barrel
5 1-2 in.
Nickel
These will
Kindly advise

21 J. K. Reer
Jerico, Mo.
Countermanding
Loaded
Shells
Factories
Are able
Jobber
United States

22 Calls
Thimble skein
Of the size
We are inclined
Telegraph
Purpose

TAY 2—PAGE 57

LETTERS SELECTED FROM THE

HARDWARE BUSINESS.

1.

Harold, Smart & Co.,
Maysville, Ark.
Gentlemen:—

The finished wagon tongues and Queen B Heaters will be forwarded you in a day or two. We regret to say that we are unable to find the two-burner coal oil stove in the city. Regarding the carvers, will say that we have these only in complete sets. It will be almost impossible to get the knife only, with the handle engraved, so as to match the fork and steel you already have. To do this, we must have the number of the set and the name of the manufacturer. If you can give us these, we will take pleasure in getting the knife for you.

Thanking you for the order, we remain,
Yours truly, (123 words)

2.

Merrick & Lee,
Sparta, Mo.
Gentlemen:—

We are entirely out of the lard cans on your order given our Mr. Moore. We are looking for a shipment of lard cans the latter part of this week or the first of next.

Please advise us if we are to send them to you as soon as received.

Yours truly, (58 words)

3.

Current River Granite Co.,
Willow Springs, Mo.
Gentlemen:—

We have your order of the 2d inst. and before shipping same, we thought best to wire you in regard to it. Your order calls for 16 ft. each, ⅝ and ½ in. round iron, and 8 ft. of 1 in. round iron. This iron all comes in bars 12 ft. long. We cannot cut bars of common iron. Shall we send you 2 bars each, ½ and ⅝ in. and one bar of 1 inch? The tool steel comes in bars of from 6 to 8 ft. We presume you wish us to send the steel as near 16 ft. in length as we can.

Please advise us in regard to this matter by return mail, and oblige,
Yours truly, (133 words)

4.

W. H. Owens,
Lebanon, Mo.
Dear Sir:—

We enclose order of the 29th ult. and also letter from the South Bend Chilled Plow Co. We do not, ourselves, understand this letter of Oct. 1st. Probably you can ferret the matter out and give the information desired.

Yours respectfully, (50 words)

5.

T. J. Carter,
Little Rock, Ark.
Dear Sir:—

We have your remittance of Oct. 2d and in reply to your letter would say, we are very sorry that you view the matter as you do. Our bookkeeper is of the opinion that he simply sent you a statement, and asked you to remit the amount due. According to our books, the first of this month there was $24.12 of your account due. This, of course, is all we ask or expect you to remit us. We send a statement to all of our customers regularly the first of every month, whether there is anything due or not. If there is nothing due, the statement is simply sent for comparison. You may, if you wish, draw on us for the difference, $61.17, and we will honor your draft. We had no intention of dunning you for goods that are not due.

We trust this explanation will make the matter satisfactory, and that you will overlook any error that we may have made in the matter, as we assure you it was entirely unintentional.

Yours truly, (191 words)

6.

Coleman Bros.,
Aurora, Mo.
Gentlemen:—

Replying to your favor of the 2d inst. will say we, like yourself, do not understand what the trouble is with the Tongueless Cultivator, but suppose that the best thing to do, under the circumstances, is to have you return it to us at once, and we will ship you a cultivator

with tongue, charging you with the difference in price.

We regret very much to have caused you any trouble in this matter, and are sorry that the cultivator did not give satisfaction.

Yours respectfully, (91 words)

7.

Derge, Stables & Co.,
Koskonong, Mo.
Gentlemen :—

We quote you delivered at Koshkonong, Mo., in car lots of 24,000 pounds or more:

Painted Barbed Wire.....$2.25
Galvanized Barbed Wire..... 2.60
Fence Staples—per keg..... 2.25

Terms—60 days, or 2 per cent off for cash in ten days.

These would be shipped you direct from the factory. On account of the fluctuation in price, these quotations would be for prompt acceptance only.

Trusting you will see your way clear to favor us with your order, we remain,

Yours truly, (97 words)

8.

John Stough Lumber Co.,
Chicopee, Mo.
Gentlemen:—

We have your order of the 1st inst. and ship same to-day with the exception of one item, which reads 1 set of 1¼ wagon spokes. If the size you give is correct, do you want them for a patent or common hub? Balance of order calling for log wagon spokes, we suppose you mean all front, so we send them that way.

Awaiting your reply in regard to road wagon spokes, we remain,

Yours truly, (85 words)

9.

Smith & Evans,
Walnut Grove, Mo.
Gentlemen:—

We have your remittance of the 3d inst. and find it lacks 98 cents of balancing your account to date. We note what you say in regard to box and drayage, and are very sorry that we are unable to meet your views in the matter. We are compelled to charge box and drayage to everyone, and cannot make an exception in your case, and will have to ask you to remit us the 98 cents to balance your account.

Yours respectfully, (91 words)

10.

Cordz-Fisher Lumber Co.,
Birch Tree, Mo.
Gentlemen:—

Replying to your favor of the 2d inst. regarding the stove pipe billed you on Sept. 13th, will say that there was no charge for crating on the pipe. The 50 cents on the bill refers to 50 joints. The reason we do this, is that we have the pipe packed in 25 and 50 joint cases, and it is worth 9 cents per joint, which in the 50 joint case, would make it cost $4.50.

Yours truly, (89 words)

11.

Church & Kissee,
Winona, Mo.
Gentlemen:—

Replying to your favor of the 4th inst. will say that we are entirely out of evaporators of all kinds. We believe we can get you a Cook evaporator 9 or 10 feet long, usual width, and the usual distance between bars, for $1.00 or $1.10 per lineal foot. We would have to order this, and have it come direct from the factory. If you wish us to attend to the matter for you, kindly advise us.

Yours truly, (88 words)

12.

T. J. Boyd & Co.,
Thayer, Mo.
Gentlemen:—

Your order of the 3d calls for galvanized iron 40 in. wide. 36 in. is as wide as we carry in stock. Will this size do, or shall we make a 4 in. strip and solder it on the side?

Please advise us in regard to the matter, and oblige,

Yours truly, (60 words)

13.

Henson & Stone,
Cape Fair, Mo.
Gentlemen:—

Replying to your favor of the 3d inst. will say there is no pottery in the immediate vicinity of Springfield that we know of. There was one here about two years ago, but it has been closed down. However, we believe that the wholesale grocer houses here ship these goods in, in car lots, and you could possibly buy it from them very low. If we can be of any assistance to you in this matter, kindly advise us.

Yours truly, (88 words)

14.

Messrs. Parker & Co.,
Denver, Colo.
Gentlemen:—

We have your favor of the 2d inst. and in reply will say that upon investigating this matter, we find the plow points were bought from Mr. Smith, the agent of the Chattanooga Plow Co., and were shipped to you from Chattanooga, Tenn., with back charges of 75 cents; that is, if you had to pay freight from Springfield to your point. If this is not correct, you will have to get after Mr. Smith of the Chattanooga Plow Co.

We enclose you the expense-bill and the letter from the Greenfield & Northern Railroad.

Yours truly, (103 words)

15.

C. W. Zeigler & Son.
Reading, Pa.
Gentlemen:—

Replying to your favor of the 2d inst. will say, the largest twist drill bit that we can find that is made for a brace, is 1 inch. We can get you 1⅛ inch with a square shank, which you could probably dress down so it would go into the brace, for $2.25. We think it very doubtful that you could use this tool in the brace after you get it, on account of the size.

Yours truly, (92 words)

16.

Mitchell & Sholes,
Granby, Mo.
Gentlemen:—

Your order calls for two 1¼x3 unfinished hack poles. You do not state whether you want single or double bend. We do not carry this size in stock, and the nearest we can find in the city is 2x3. It is an A 1 pole, made by the Toledo Bending Co.

Please advise us what we shall do in the matter.

Yours truly, (74 words)

17.

Huff & Turk,
Scranton, Pa.
Gentlemen:—

Your order of the 4th inst. calls for 1 crate of 6 in. Russia iron pipe. We do not handle this, and the best price we can get in the city is $4.50 per dozen joints. This, of course, is the pipe already made. If this will answer your purpose, kindly advise us.

Thanking you for the order, we remain,

Yours truly, (70 words)

18.

G. W. Whittington,
Lincoln, Neb.
Dear Sir:—

We have your favor of the 4th inst. and, as we did not have the extras for wringers in stock, we have forwarded same to the factory with instructions to send them to you direct by mail, if possible, and if not, by express. We note what you say about wanting a lot of wringers in the near future, and trust you will favor us with the order, when you are ready.

Thanking you very kindly for the order you have now given us, we remain,

Yours truly, (95 words)

19.

J. Holland & Co.,
Memphis, Tenn.
Gentlemen:—

We have your order of the 5th inst. which calls for two kegs of No. 2 F. G. Hazard Powder. We do not handle the Hazard, but can get it for you in the city. We have the agency for the Dupont, which has the reputation of being the best powder in the market. In case we cannot get the Hazard, we will send you the Dupont.

Yours truly, (76 words)

20.

Thomas Garwood,
Maysville, Ark.
Dear Sir:—

We are in receipt of a letter from the E. C. Meacham Arms Co., of St. Louis, Mo., saying they are unable to furnish the Remington pistols we ordered for you with blued barrel, but can furnish them with nickel plated barrel.

Kindly advise us by return mail whether or not these will answer your purpose.

Yours truly, (65 words)

21.

J. K. Peer,
Jerico, Mo.
Dear Sir:—

We have your favor of the 5th inst. countermanding back order on loaded shells, and we cancel same at your request. We are very sorry that we were unable to ship the shells at the time we shipped the other goods, but the demand for loaded shells has been so great, that none of the factories are able to keep up, and we doubt if there is a complete stock of these goods in the hands of any jobber in the United States.

Yours truly, (92 words)

22.

Gentlemen:—

Your order of the 6th inst. calls for each right and left hand thimble skein 4x11. We regret to say that we have nothing of the size in stock, and we cannot find it in the city. We have looked over the list and cannot find that this size is made. We can give you 4x12 which we are inclined to think is the size you want. If this will answer your purpose, kindly telegraph us on receipt of this letter, and we will get same off on first train.

Yours truly, (98 words)

VOCABULARY OF THE

STOVE AND QUEENSWARE BUSINESS.

1 Ely & Stanchfield
Denver, Colo.
Accordance
Illustrated
Catalogue
Special
Subject
Discount
Terms
It is probable
Enclosed
Memorandum

2 Missouri Lumber Co.
Cleveland, Ohio.
Something
A week
Co-operative
Everything
Some of these
Quotations
Ranges

3 N. W. Ellerton
Denison
Pet Ozark
Conveniently
Square top
Extension

4 G. H. Davis
Des Moines, Ia.
Thornbrough
Against them
Discover
Where they are
Probability
Write you again
Accomplish
Of our
Remittance
Let us have

5 Freeman & Co.
Battle Creek
Michigan
Who has been
Indebted
To us
Holds
It seems
Does not know
Parties
Would there
At this time

6 Frank Ross
Worcester, Mass.
We were very
Several
Enclosure
As stated
Acknowledged
Has already
Sullivan
Blight
What we know
Previous
Doubtless
In a terrible
Circumstances
To do the fair thing
Favorable
On our guard

7 F. A. Brown
Coffeyville, Kans.
Repairs
As near as
Pearl
We make it
We make nothing
Entirely
Similar

8 Jas. Bruin
Trenton, N. J.
Absolutely
Necessary
Further
Remember
Some time past
And you have
That you are
Liable
For collection
Attorney

9 Geo. Reed, Esq.
Grand Rapids, Mich.
Are you
Position
To make us
On the note

Transferred
But are
Afraid
Unless
Disposition
To do so
To meet the
Obligation
We will have

10 W. H. Brittain, Esq.
Augusta, Kans.
Was due
Of this month
Let us have
Your remittance
To have payment
In this way
Rather than
And this can be
If you remit
As we direct

11 Geo. W. Light
Sioux City, Ia.
We are in receipt of
Allowances
You claim
But will not
Kindly send us
Black Hussar
Sky Lark
We supposed
That you had accepted
To our branch
Have had
As it is
Helped

12 Purcell National Bank
Purcell, I. T.
Your returns
Carter & Graves
Deducted
Instructed you
Positively
Directions

13 J. C. Matthew
Covington, Ky.
We are sorry
It is quite likely
That your customers
Quick
In the stove
Bottom
Loosening
Caution
Always
Think you would
Have no such
Complaint
As you now
Any castings
Replace
Free of such
If you will send us
For this purpose
We will be pleased

14 W. F. Gordon
Dayton, Ohio
Transportation
Breaks
Of the pieces
Recently
Was to take the place
That you should not
There should be
When you remit
For the invoice
You may
On this basis
To this letter
All right

15 D. Roderick
Pittsburg, Pa.
Would say that
Your letter
Was not thoroughly
Understood
And were
For a reply
Want us
Linings
Top shelf
And we will give

16 James Wood
Dixon, Ill.
Outfit

Hardly
Definite
Enough

For us
By this mail
Select

And that there can be
Misunderstanding
Riveted

17 Laundry
Why is it
Written you

Repeatedly
Some reason
You make no

Response
Adapted
Submit

18 Acknowledge
Opening
Permanent

Sample
Cuckoo
If you refer

Hollow-ware
Skillets
In a few days

Short time
We note what you say
Overcharge

Elbows
Of that class
Cheaper

Into the matter
Quality
Agree with us

20 Liberty
Proposition
Deadheaded

If this is correct
To see
Original

21 Box stoves
Damage
Recover

We will send you the
Broken
Hangs

22 Breakage
Indebted
Succeed

Presented
If the papers
Declined

Power
Carefully
Assist

23 Several
Up to this time
Will you please

If it is your
Intention
Estes & Collins

24 Misunderstood
Excuse
Inside

We will give the order
Oven
Otherwise

25 Our claim
Noah Martin
Assignment

Benefits
Will you advise us
Judgment

26 King
Adapted
To your trade

27 Former
Misplaced
With correction

28 Will give your order
Don't you think
It would pay

Implements
Great deal
First-class

Third-class
Bundles
Favor us

29 We are advised
Trust the delay
Unavoidable

Seriously
Inconvenienced
Quotations

Spiders
Griddles
Scotch bowls

Maslins
Withdrawn
After this date

30 Oil pots
Chelsea
Vase lamps

For the fact
Of your receiving
Evidently

Selector
Task
Upon receipt of

Kindly
Crown
Library

31 Of all that
Your letter of the 9th
Just received

Staple
China
Scarce

Scarce with us
And there is
Haviland

To have any more
Diana
In that shape

Dishes
Out everything
Decorating

Of it
Import
At the moment

Out of dishes
Henry
Gold

Handles
Marseilles
Plates

Soups
Teas
Cakes

Regretting
Inability
Complete

32 That I have
Beautiful collection
Latest

Novelties
French
German

Bohemian
All kinds
Glassware

Exhibition
Immense
Specialties

Importation
Lowest
Enlarged

Premises
Adjoining
Doubling

Capacity
Latest
Designs

Merchandise
Serve
Friends

33 In reference
Which you order
Mr. Dooley

Namely
Direct
To the factory

Which was the date
As we were waiting
Pattern

To give the order
It is sent
Without delay

Requesting
Reach
Ample

Season
We enclose
Credit memorandum

Regular
Straight
Commands

Somewhere
Everywhere
Elsewhere

LETTERS SELECTED FROM THE

STOVE AND QUEENSWARE BUSINESS.

1.

Ely & Stanchfield,
Denver, Col.
Gentlemen:—

In accordance with your request of the 20th inst. our illustrated catalogue and special net price list were mailed you. All stoves not named on the list are subject to a discount of 50 per cent from catalogue list prices. Terms net, due in four months, or 5 per cent off for cash in 30 days. It is probable you will be entitled to better prices than these. If you will kindly favor us with a memorandum of about what you will want, we will be pleased to name you our very lowest prices.

Awaiting your further favors, we are,

Yours truly, (98 words)

2.

Missouri Lumber Co.,
Cleveland, Ohio.
Gentlemen:—

Something over a week ago our Cleveland house, the Co-operative Stove Co., at our request, mailed you their illustrated catalogue. Probably no quotations were enclosed. Would state that all stoves are subject to a discount of 50 per cent from catalogue list prices, except those named on special net price list which you have. We think that we have everything in stock here in Springfield that your trade will demand, except the ranges. Some of these we carry, and any of these that have to be shipped from Cleveland will be shipped with the understanding that you are to have Springfield freights.

Yours truly, (112 words)

3.

N. W. Ellerton,
Denison, Texas.
Dear Sir:—

We have your favor of the 24th inst., and in reply would ask that you give the size of your Pet Ozark, and also state whether it is square top or extension top. Of course we can find this out by looking over our letter files, but cannot conveniently do it just now. We will see if we cannot arrange to make everything satisfactory with you.

Yours truly, (76 words)

4.

G. H. Davis, Esq.,
Des Moines, Iowa.
Dear Sir:—

Your letter of the 23d inst. received. Regret that you cannot pay us anything on your old account. If the Thornbrough notes are of any account, possibly we can collect the amount you have against them. We will try to discover where they are, and if there is any probability of our being able to accomplish anything, we will write you again. In the meantime, if you find it possible to let us have a small remittance, we trust you will do so.

Yours truly, (94 words)

5.

Messrs. Freeman & Co.,
Battle Creek, Mich.
Gentlemen:—

Mr. G. H. Davis, who has been indebted to us for some time, offers to turn over to us for collection a note which he holds against George W. and L. Thornbrough. It seems he does not know where those parties are at this time. Can you give us information concerning them? If they can be located, is there any probability that the collection could be made?

Thanking you in advance for the favor, we are,

Yours truly, (85 words)

6.

Frank Ross, Esq.,
Worcester, Mass.
Dear Sir:—

We were very glad to receive your favor of several days ago with enclosure as stated, receipt of which has already been acknowledged, and the amount applied on your account in favor of Sullivan & Blight. From what you say together with what we know from previous information, doubtless things are in a terrible

condition. Sullivan may be a very mean man, but we have felt all along that, if circumstances were favorable, he would try to do the fair thing. Doubtless we were mistaken. We thank you for the information, and will try to be on our guard.

We hope that you will suffer nothing at his hands.

Yours truly, (119 words)

7.

F. A. Brown, Esq.,
Coffeyville, Kans.
Dear Sir:—

Replying to your favor of the 28th inst. would say that we do not understand what stove you want repairs for. As nearly as we can make it out it is Pearl Ozark. We make nothing by that name. If we should guess, we would say that you refer to the Pet Ozark. Of course this may be entirely wrong, but we certainly have nothing similar to the name you give. And further, you did not give the size of the stove. If you would call on W. H. Clark of your town, doubtless he could help you out a little, as he handles our stoves and knows better what we make.

Yours truly, (121 words)

8.

James Bruin, Esq.,
Trenton, N. J.
Dear Sir:—

When we were pushing you to settle your small account, you stated that it would be absolutely necessary for you to have further time, so we accepted your 30 and 60 day notes for $5.15 and $5.25. Both of these are now some time past due and you have paid but $1.00 on them. Let us know at once what you intend to do. Probably you remember that the notes are so drawn that you are liable for collection charges, including our attorney's fees, if we bring suit.

Yours truly, (101 words)

9.

George Reed, Esq.,
Grand Rapids, Mich.
Dear Sir:—

Are you in a position to make us a payment on the note transferred to us by J. H. Getz? We do not want to bring suit, but are afraid we shall have to do so, unless you show a disposition to meet the obligation.

Yours truly, (56 words)

10.

W. H. Brittain, Esq.,
Augusta, Kans.
Dear Sir:—

Your January 25th note for $16.05 was due the 14th of this month. Will you kindly let us have your remittance by check or money order without delay? We prefer to have payment made in this way rather than send to bank for collection. Your bank would be sure to charge something, and this can be saved, if you remit us direct.

Yours truly, (74 words)

11.

George W. Light, Esq.,
Sioux City, Iowa.
Dear Sir:—

We are in receipt of your favor of the 17th inst. enclosing $45.58 which, with the allowances you claim, will close your account, but will not pass it to your credit, until we hear further from you. Kindly send us your paid expense-bill covering the Black Hussar shipped from Cleveland.

Very sorry that you have returned the Sky Lark to Cleveland. As we had not heard from you since we wrote you enclosing a letter from Cleveland Co-operative Stove Co., concerning the stove, we supposed that you had accepted it and everything was satisfactory. If we had known that you intended to return the stove, we would have had it sent to our branch at Kansas City, or here to us; but, as it is, suppose it cannot be helped now.

Yours truly, (142 words)

12.

Purcell National Bank,
Purcell, I. T.
Gentlemen:—

Referring to enclosed sheet which accompanied your returns on Carter & Graves collection, you deduct 25 cts. for charges. If you will kindly refer to our letter enclosing the collection, you will see that we instructed you, positively, to return the notes if charges would be made there. Will you kindly explain why these directions were not followed?

Yours truly, (60 words)

13.

J. C. Matthews, Esq.,
Covington, Ky.
Dear Sir:—

We have your favor of the 19th inst. Would say that we are sorry to learn that you have been having some trouble with one or two of the stoves we sold you. It is quite likely that your customers built a quick fire in the stove without putting any ashes in the fire-box, and loosening the bolts. If you would be careful to caution your customers to always put ashes in the fire-box and loosen the rods and bolts, we think you would have no such complaint as you now make. Any castings that break from heat, we replace free of charge, f. o. b. Springfield. If you will send us an order for the castings needed for this purpose, we will be pleased to fill it.

Yours truly, (150 words)

14.

W. F. Gordon,
Harrison, Ark.
Dear Sir :—

We have your favor of the 19th inst. and in reply say that castings to replace transportation breaks, we furnish at one-half price. That is 3½ cts. per pound. If one of the pieces recently shipped you was to take the place of one that would not fit, there should be no charge made for it. When you remit for the invoice of the 9th inst., you may settle on this basis, referring to this letter, and everything will be all right.

Yours truly, (93 words)

15.

D. Roderick,
Pittsburg, Pa.
Dear Sir :—

Replying to your favor of the 19th inst. would say that, as your letter of March 8th was not thoroughly understood, we did not care to ship anything on that order without further explanation, and we are waiting for a reply to ours of March 8th. If you want us to ship you the center piece of the fire back, linings, bottom grate, and back top shelf for the $80 Black Hussar, advise us and we will give the order attention.

Yours truly, (90 words)

16.

James Woods, Esq.,
Dixon, Ill.
Dear Sir :—

We are in receipt of your letter of the 12th inst. ordering three No. 8 cook stoves with outfit, etc. The order is hardly definite enough for us to fill. We send you by this mail our illustrated catalogue and special net price list, and ask that you select the stove that you want, and order by number and name, and then there can be no misunderstanding.

Would call your attention to the Pet Ozark. This we furnish in several different sizes, and as it is a good, plain, cheap stove, we think it will suit you. We suppose that you want your 6-inch stove pipe made up and riveted. Will understand it that way, if you say nothing about it.

Yours truly, (131 words)

17.

Dixon Hardware Co.,
Cincinnati, Ohio.
Gentlemen :—

We have your favor of the 16th inst. ordering laundry castings, and will give the order prompt attention. Why is it that we cannot interest you in our line of stoves? We have written you repeatedly, but for some reason you make no response. We think that we have a line as well adapted to your trade as any that you can find, and feel quite certain that we can make prices an object.

If possible to interest you, let us know and we will be pleased to submit prices, etc.

Yours truly, (100 words)

18.

Dear Sir :—

We are glad to acknowledge receipt of your favor of the 14th inst. with order, which will have our prompt attention. We trust that these stoves will be entirely satisfactory, and be the means of opening up a permanent trade with you.

Can we not send you a sample of our 8-20 Cuckoo, square top? The regular price of this stove is $11.75, but we will make you a sample for $11.25, if you refer to this letter.

Yours truly, (89 words)

19.

Dear Sir :—

We are in receipt of your recent favor with order for Hollow-ware. We regret that we cannot ship at once, but on account of being short on the No. 8 Skillets, which we expect to have in stock in a few days, we will have to delay the shipment for a short time. We note what you say about the overcharge on elbows in recent order. 85 cts. is our very lowest price for elbows of that class. We know that you can buy a cheaper elbow, but the difference in the quality of the goods amounts to more than the difference in price. Look into the matter and we feel sure that you will agree with us.

Yours truly, (125 words)

20.

Dear Sir :—

Referring to your favor of the 24th inst. next attached, in regard to the stoves returned to us from Liberty, we understood from your proposition that the shipment was to be returned to Springfield, with charges deadheaded one way, and to know if this is correct, would like to see the original papers.

Kindly obtain them for us, and oblige,

Yours truly, (64 words)

21.

Dear Sir :—

We have your postal favor of the 13th inst. in regard to the Box stove shipped you some little time ago, and in reply would state that, if you will have damage noted on expense-bill and send to us, we will see if we can recover anything from the railroad company. If you so request, we will send you the necessary castings to repair the stove. You can very easily put the front in. We

understand that the piece broken is the front that the main doors hang on.

Yours truly, (95 words)

22.

Dear Sir :—

We are in receipt of your favor of the 14th inst., informing us of the breakage on our shipment of the 6th. Very sorry indeed to learn of this, and hope that you will succeed in recovering something on the claim that you have presented. If the papers are returned to you, and claim declined, send us the papers, and we will take the matter up here. It will be impossible for us to accomplish anything for you without these papers. We suppose you had the condition of the shipment carefully noted on the expense-bill before you received it. We assure you that we will do everything in our power to assist you.

Yours truly, (120 words)

23.

Dear Sir :—

We have written you several times recently in regard to your balance, but up to this time we have heard nothing from you. We cannot understand this. Will you please let us know if it is your intention to try to do anything about this, and, if you want to arrange it in any way, make us a proposition? If you have any information in regard to Estes & Collins, part of which account you stood good for, let us have it.

Yours truly, (86 words)

24.

Dear Sir :—

We have your favor of the 14th inst. and regret that your order is not definite enough for us to make shipment at once. It is so very easy to be misunderstood on these repair orders, that we make it a rule not to ship, until we know that there is no excuse for making a mistake in filling them. You say that you want the fire-box linings. Do you mean that you want all the cast pieces for the inside of the fire-box? That would be the front, back, two end linings, and the grates. If this is not correct, kindly explain the best you can, and, promptly on receipt of your reply, we will give the order attention.

We have, ready for shipment now, the oven linings for the Black Hussar range, which you ordered some time ago, and, unless you request otherwise, we will hold it until we can send it with the fire-box linings.

Yours truly, (167 words)

25.

Dear Sir :—

Replying to your favor of the 13th inst. in regard to our claim against Noah Martin, would say that we know Mr. Martin made an assignment, but, as we did not agree to accept the benefits of the assignment and consider our debt satisfied, he is still liable for the amount of our claim. If he has any property and you think judgment could be made off of him, we will bring suit. Will you advise us about this promptly, and oblige,

Yours truly, (87 words)

26.

Dear Sir :—

We are in receipt of your favor of the 19th inst. and will give your order for King Ozark repairs prompt attention. We note your request for catalogue, and send you one by this mail with Special net Price-list. Terms net, due four months, 5 per cent off for cash in 30 days. We think we have a line of stoves as well adapted to your trade as you can find, and hope you will favor us with a sample order. Yours truly, (85 words)

27.

Dear Sir :—

We are in receipt of your favor in reply to ours of the 13th inst. In regard to the balance due, would say that in our former letter we sent you statement, which possibly you misplaced. Herewith we hand you another. If this is not correct according to your books, kindly advise with correction.

Referring to your order for repairs and Hollow-ware, would say that shipment is delayed on account of being short on the main top for the King. Just as soon as possible, shipment will go forward.

Yours truly, (93 words)

28.

Dear Sir :—

We will give your order of the 13th inst. prompt attention. We believe that, before this, we have called your attention to our patent pipe. Do you not think that it would pay you to get a set of the patent pipe implements? It will cost you $1.00, and then by using this patent pipe you will save a great deal in freight. The rate on pipe made up is one and one-half times first class, the pipe in bundles already put together is third class. We would be glad to make you at least a sample shipment of the patent pipe.

We trust that you will remember us when in need of stoves, and favor us with your order.

Yours truly, (125 words)

29.

Dear Sir :—

We are advised by the factory that your order will be shipped in a few days. We trust the delay, which was unavoid-

able on our part, has not seriously inconvenienced you.

Kindly consider our quotations to you on "Never Break" Spiders, Griddles, Scotch Bowls, and Maslins as withdrawn on the 15th inst.

After this date we will request you to allow us to make new prices on these goods, and hope to receive your favors which will have our best attention.

Yours truly, (86 words)

30.

Dear Sir :—

We have your letter of the 16th inst. and note what you say concerning the oil pots that we sent you with Chelsea vase lamps. We cannot account for the fact of your receiving what we term our No. 2 oil pots for these lamps, as they should have our No. 1. It is evidently an error on the part of the solicitor, and we assure you that we called him to task for it. We have entered your order for new oil pots, and will forward them to you at once, and would ask you, upon receipt of same, to kindly return to us the ones you now have, which will not fit the lamps. We also note what you say concerning a crown for No. 92081 library lamp. We will forward this to you by mail at once.

Trusting upon receipt of new oil pots everything will be satisfactory, we are,

Yours truly, (165 words)

31.

Dear Sir :—

Enclosed we send you bill of all that can be furnished at present of goods ordered by your letter of the 9th inst. just received. Staple white China of all kinds is very scarce with us and there is very little of Haviland China in this market just now. We are not expecting to have any more Diana hollow-ware, and at present can only furnish plates in that shape. A little later on, we may have some dishes and bakers possibly, but as above stated, we will have nothing more in the Hollow-ware. We have closed out everything that we had in decorating No. 2520 and will have no more of it, except by import to order. At this moment, we are also out of dishes 10 and 12, Henry 11th, W. C. and gold handles, and are also short of Marseilles plates.

Yours respectfully, (150 words)

32.

Dear Sir :—

I beg to inform you that I have a large and beautiful collection of the latest novelties in French, German, and Bohemian China, and all kinds of glassware, plain and decorated.

Have now on exhibition for the trade an immense line of specialties, for importation orders, at the lowest market price.

Having recently enlarged my premises by the addition of the adjoining building, thus doubling my capacity to show the latest designs in the above lines of merchandise, will be glad to serve my friends, as ever.

Yours truly, (92 words)

33.

Dear Sir :—

Replying to your recent favor in reference to goods which you ordered of our Mr. Dooley, namely: B. 49 ware, would state that we sent the order direct to the factory on the 18th inst. which was the date we received the goods returned by you, as we were awaiting their arrival, to make sure there would be no mistake in the pattern. We assume the goods have already been shipped you, though we have not as yet received the invoice. We have written the factory, requesting them to fill the order and make regular charge for goods sent, without delay, and we trust the goods will reach you in ample season.

We enclose herewith credit memorandum for the goods returned, and will make regular charge for ones sent. This will keep the account straight, and awaiting your further commands, we remain,

Yours truly, (149 words)

VOCABULARY OF THE

DRY GOODS BUSINESS.

1 W H. Wright & Co.
New York
We are in receipt of
Your favor
Carefully
Note contents

In reply
We would be
Perfectly

To give you
On the draft
At the bank

Sufficient
Enable
Indebtedness

Permitting
So far
Behind

You are not making
Remittances
Purchases

Consequently
Instead of the debt
Since the time

Decreasing
You were
Reported

Embarrassed
Our claim has
Actually

Increased
And the payments
You make

And far between
That there is
Absolutely

Profit
In selling
Expect us

In the past
We must say
Frankly

Consent
Unless
When they come

2 M. L. Nesbit
Cheyenne
Wyoming

It is very
Discouraging
Learn

Whatever
Indefinitely
Must therefore

Attorney
Unless you remit
Early remittance

In full
Settlement
We remain

3 Heineke & Johnson
Santa Fe, Cal.
Financial

Exhibiting
Assets
$52,000

Liabilities
In view of the large
Proportion

Prudence
Compared
Justify

Usual
Terms
Incurring

Could be carried
Embarrassment
Season

Dull times
Stringency
Market

Regretting
Consistently
Expecting

4 Keplin & Arnold
Norcator
Accept my thanks

Covering
Enclosure
As stated

There is a
Remainder
Herein

5 H. S. Smalley
Salt Lake City
Utah

We presume
Deposit
Tickets

You send us
Represent
Receipts

Expenses
If such is the case
However

Please advise us
Exactly
Gross

To have a statement
Necessary
Settlement

6 J. L. Thompson
Trenton, N. J.
Collaterals

Security
Our claim
Jordan

We note what you say
Horses
As to

Whether or not
For the keeping
Notify

Shall be
Intended
Compelled

Heads
Produce
Prevailing

7 A. E. Smythe, Esq.
Traveling Salesmen
Atterberry

Oyster Falls
Unable
Definite

Information of a satisfac-
Character [tory
Such as

If the same
Prove satisfactory
Conclude

8 James J. Gilpin
Cassidy [favor of the 9th
We have your esteemed

Further claim
Your company
As the bill

Was duly
Trusting
This will be satisfactory

9 M. Thennesy
Indianapolis, Ind.
Accept our thanks

Herewith
Remainder
That you request

Longer time
We give
Largest

Under the circumstances
Unwilling
With your request

10 F. O. Buell
Heber City, Utah
Stated remittance

We enclose
You will notice
Discount

11 Credit memoranda
Please accept our thanks
Pearl buttons

We do not see
How they could
Omitted from

As they were
Down stairs
Of the goods

We regret
Very much
That you

Should be
Inconvenienced
Forward

Trusting
Avoid
Similar

12 Marley & Kirby
St. Paul, Minn.
To hand

Consider
We did not
Have the

Curtain
Brass trimmings
Instructed

Mr. Roper
Were the
Lowest

Thought
Acceptable
We think there

Must be
If you cannot
Use the goods

You may return
Credit you
Entire

13 Oscar Jenkins
Evansville
Indiana

Visit
Call your attention
Do our best

In the selection
Of any goods
You may order

Furnishing
Equalled
In the west

Dry goods
Notions
We are sure

Offered you
Kindly remember us
When you come

14 Lyons County
Co-Op. Ass'n
Skidmore, Mo.

Samples
Zephyr
Flannel

Armenian
Serge
We are considerably

Broken
But have a fine
Woven

On these goods
We would be pleased
To sell you

15 M. S. Marshall
Denuison, Tex.
We notice

By the papers
That you have
Purchased

Messrs. Lake & Roupe
Osage
Mission

And will ship it
An order
From them

Mr. Mosher
Allow us
To do so

Appreciate
Any favors
Way clear

Which you can see
If you desire
We will send you

Copy
Of the order
Our salesman

Selection
When you are
To please you

Gardiner Bros.
Medicine Lodge
Black

Embroidery
Per yard
Fancy

Trimming
Moire
Ribbon

Substitute
Further favors
We remain

17 Wall Bros.
Mansfield, O.
Ladies hose

We have nothing
Apron
Novelties

Equally
Desirable
Value

TAY 1—PAGE 71

18 J. C. Manning
Minneapolis
Minn.

Yesterday
Shirts
Summer

Coats and vests
As per your
Kind order

Through
Mr. Watson
We are able to

Complete
With the exception
And will no doubt

Have them
By express
Prepaid

At our expense
It is very difficult
Promptness

Exceptions
Relieve
Styles

Sizes
Entire satisfaction
Customers

19 And are
Very much obliged
Mistake

A few days
Than any other
In the country

If you will favor us
When he calls
Highly

20 Reported
Mohair
Which time

It had not
Do you sell
That are reported

Thereby
Displeasing
Trouble

Neighbors
You should
Pay more attention

Weekly
Circulars
Occur

21 In which you complain
Complain
Challies

And the piece
Gingham
Of the year

Rapidly
It is a very
To keep these

Day to day
Always
Endeavor

Like the samples
As possible
Instance

It is very much
As it is
To please you

22 Notifying
Chambray
Damage

If you will
To us
Credit you

With it
We received
If you prefer

To keep it
Should very much
Like to have you

You could
Use it
And we will make you

Allowance
If you favor us
Please send us

Of the damaged
Manufacturers
To hear

Ever
Very
Every

Over
However
Offer

TAY 2—PAGE 71

LETTERS SELECTED FROM THE

DRY GOODS BUSINESS.

1.

W. H. Wright & Co.,
New York City.
Gentlemen :—

We are in receipt of your favor of the 9th and carefully note contents. In reply will say that we will be perfectly willing to give you 15 days' time on the draft now at the bank, which we trust will be sufficient, and enable you to meet the same promptly.

In regard to your indebtedness will say that, while you are permitting the old debt to run so far behind, you are not making remittances sufficient to cover the purchases made since the first of June; consequently, instead of the debt decreasing, since the time you were reported embarrassed, our claim has actually increased in amount, and the payments you make are so few and far between, that there is absolutely no profit in selling you the goods.

If you expect us to carry your future bills as we have done in the past, we must say frankly that we cannot consent to do so, unless you make some arrangements to meet them when they come due.

Yours truly, (179 words)

2.

M. L. Nesbit,
Cheyenne Wells, Wyo.
Dear Sir :—

We are in receipt of your letter of the 7th inst. enclosing a statement of your financial standing, exhibiting your assets to be $52,000, while your liabilities are $27,000. In view of the large proportion of liabilities as compared with the assets, we must say that prudence would not justify us in shipping you the goods, upon the usual terms of credit; because we cannot understand how so large an indebtedness could be carried without incurring a liability to embarrassment, in a season of dull times, or a stringency in the money market.

Regretting, therefore, that we cannot consistently ship the goods, excepting payable cash on delivery, we are,

Yours truly, (124 words)

3.

Heineke & Johnson,
Santa Fe, Cal.
Gentlemen :—

We are in receipt of your letter of the 7th inst. unaccompanied with a remittance and it is very discouraging to learn that you cannot pay us anything whatever. Our money is long past due, and we cannot consent to wait indefinitely, and must, therefore, place the account in the hands of an attorney, unless you remit promptly on receipt of this letter.

Hoping to receive an early remittance in full settlement of your account, we remain,

Yours truly, (85 words)

4.

Kaplin & Arnold,
Norcator, Kans.
Gentlemen :—

Accept our thanks for your favor of the 9th inst. received, covering enclosure as stated, check for $342.19 which we have placed to your credit. There is a remainder due us of $136.52, as you will see by the enclosed statement.

Yours truly, (58 words)

5.

H. S. Smalley,
Salt Lake City, Utah.
Dear Sir :—

We are in receipt of your favor of the 8th inst. and carefully note contents. We presume the deposit ticket which you send us, represents your net cash receipts, after all expenses of every kind have been paid. If such is not the case, please advise us so that we may know just exactly what the net receipts are. In case these deposits are intended to be the gross receipts, we would like to have a statement of the expenses.

Hoping you will give this matter the attention necessary for a complete settlement, we remain,

Yours truly, (106 words)

6.

J. L. Thompson,
Trenton, N. J.
Dear Sir:—

We are in receipt of your favor of the 5th inst. giving us a list of the collaterals which you hold as security for our claim against J. M. Jordan. We note what you say about the horses, and would beg to inquire as to whether or not any expenses are being incurred for the keeping of these horses, and if such is the case, please notify Mr. Jordan at once that he must pay the expenses, or we shall be compelled to sell the stock, as we cannot permit them to eat their heads off at the high price of produce now prevailing.

Yours truly, (115 words)

7.

A. E. Smythe, Esq.
(Traveling Salesman).
Dear Sir :—

We are compelled to hold your order from Atterbury & Co., of Oyster Falls, Wyo., because we are unable to obtain any definite information of a satisfactory character, such as would justify us in shipping the goods.

We have asked for a statement, and if the same should prove satisfactory, we may then conclude to ship the goods.

Yours truly, (68 words)

8.

James J. Gilpin, Jr.,
Cassidy, Mo.
Dear Sir :—

We have your esteemed favor of the 25th, and in reply would say that we have no further claim against your company, as the bill of March 20th was duly paid April 10th, and your account balanced.

Trusting this will be satisfactory, we are,

Yours truly, (55 words)

9.

M. Thennesy, Esq.,
Indianapolis, Ind.
Dear Sir :—

Accept our thanks for your favor of the 21st inst. received, covering enclosure as stated, draft for $209.98, for which find the receipt herewith.

In regard to the shipment of the remainder of your order, on two and four months' time, would say that you request longer time than we give to the largest trade we sell. Therefore, under the circumstances, we regret being unwilling to comply with your request.

Yours truly, (85 words)

10.

F. O. Buel, Esq.,
Heber City, Utah.
Dear Sir :—

We are in receipt of your favor of the 6th inst. and carefully note contents. We have also received the stated remittance from the State Bank of Utah, for which we enclose a receipt herewith. You will notice that we have credited your account with $3.22, for discount, which we hope will prove satisfactory.

Yours truly, (68 words)

11.

J. R. Perkins,
Bolivar, Mo.
Dear Sir :—

Your favor of the 8th inst. at hand. Enclosed you will find credit memoranda for $1.00, for which please accept our thanks. Regarding the Pearl buttons, we do not see how they could have been omitted from your order, as they were gotten out and sent down stairs with the rest of the goods.

We regret very much that you should suffer any inconvenience by the delay, and will forward you all the goods that are on back order to-day.

Trusting to avoid similar errors in the future, we remain,

Yours truly, (100 words)

12.

Marley & Kirby,
St. Paul, Minn.
Gentlemen :—

Your favor of the 14th came duly to hand, and was carefully considered. We did not have curtain poles with brass trimmings, and, as instructed by our Mr. Roper, we bought them out.

The goods we sent you were the lowest priced goods we could find that we thought would be acceptable to you, and we regret very much that they did not prove satisfactory. We think there must be quite a difference between the goods we sent you and the goods you had on hand that cost you $2.00 per dozen.

If you cannot use the goods, you may return them and we will credit you with them, when they are received.

Yours truly, (125 words)

13.

Oscar Jenkins, Esq.,
Evansville, Ind.
Dear Sir :—

We understand from our Mr. Hite, that you intend to visit the market soon, and wish to call your attention to our house.

We would like to have you come in and see us, and will do our best in the selection of any goods that you may order. Our Furnishing line is not to be

equalled in the West, and, in Dry Goods and Notions, we are sure that better goods and lower prices cannot be offered you.

Kindly remember us when you come in, and oblige,

Yours truly, (97 words)

14.

Lyons Co. Co-Op. Ass'n.,
Skidmore, Mo.

Gentlemen :—

Enclosed herewith find samples of Zephyr Flannels and Armenian Serge, as per your request of the 11th inst.

Would say, regarding the Zephyr Flannels, that we are considerably broken on these goods, but have a fine line of Woven Flannels which we would be pleased to sell you. Shall we send you samples?

Yours respectfully, (62 words)

15.

M. S. Marshall,
Denison, Texas.

Dear Sir :—

We notice by the papers that you have purchased the stock of Messrs. Lake & Roupe, of Osage Mission, Kan., and will ship it to Denison. We have an order from them, taken by our Mr. Moshier about a week ago. We would like very much to ship these goods to you, if you will allow us to do so.

We should like to sell you goods, and shall appreciate any favors with which you can see your way clear to favor us. If you desire, we will send you a copy of the order, or we will send our salesman to see you, so that you may make selections of your own.

Kindly remember us when in need of goods, and we will do our best to please you in selecting any goods that you may order.

Yours very truly, (148 words)

16.

Gardiner Bros.,
Medicine Lodge, Kans.

Gentlemen :—

We are short on your favor to-day one piece of Black Embroidery at 10 cts. per yard; one piece of fancy dress trimming, at 14½ cts. per yard; and four pieces of Moire Ribbon, closed out, and for which we have no substitute.

Hoping you will not suffer any inconvenience, and asking your further favors, we remain,

Yours very truly, (69 words)

17.

Wall Bros.,
Mansfield, Ohio.

Gentlemen :—

Five dozen Ladies' Hose are short on your order to-day, having been closed out, and we have nothing to substitute for them.

We have substituted for No. 662 Apron novelties, sending you instead No. 76 at 15 cts., which we consider an equally desirable value.

Yours very truly, (58 words)

18.

J. C. Manning,
Minneapolis, Minn.

Dear Sir :—

We, yesterday, forwarded you shirts and summer coats and vests, as per your kind order through our Mr. Watson.

We were able to fill complete, with the exception of two No. 3350 coats and three No. 3075 coats and vests. These we will have made special for you, and will no doubt have them done to-day. We will forward them by express, prepaid, as soon as they are out of the factory, at our expense.

It is very difficult, at this season of the year, to fill orders complete with promptness, but with these two exceptions, we believe you will find all styles and sizes as ordered.

Trusting that the goods may open to your entire satisfaction, and please both you and your customers, and that we may be favored with your future orders, we are,

Yours truly, (151 words)

19.

Dear Sir :—

We have your letter of May 7th, and are very much obliged, indeed, for being allowed to ship the goods ordered of us by mistake a few days ago.

We feel that we can give you better goods for lower prices than any other house in the country, and if you will favor us by giving our salesman an order, when he calls again, we will highly appreciate it.

Hoping to hear from you often, we remain,

Yours truly, (81 words)

20.

Dear Sir :—

May 14th, we reported black mohair at 62½ cts. out, since which time you have been selling it as though it had not been reported out, thereby displeasing your customers, and making us trouble in buying the goods of our neighbors. You should pay more attention to the weekly circulars, and mark out everything checked out on the circular; then no trouble of this kind will occur.

Yours truly, (72 words)

21.

Dear Madam :—

We are in receipt of your favor of the 16th, in which you complain that the Challies and the piece of Gingham sent you are not like the goods ordered.

At this season of the year, these goods are being sold very rapidly, and it is a very difficult matter to keep these styles in stock from day to day. When we are out of the styles ordered, we always endeavor to send something just as good and as nearly like the sample as possible.

If we have failed in this instance to give you what will suit your trade, we regret it very much, as it is our desire to please you.

If you cannot use the goods, you may return them to us.

Yours truly, (130 words)

22.

Manlard & Wilson,
Hannibal, Mo.

Gentlemen :—

We have your favor of the 18th ult. notifying us that the Light Chambray sent you was damaged. If you will kindly return it to us, we will credit you with it, when received ; or if you prefer to keep it, we would like very much to have you say at about what price you could use it, and we will make you an allowance to bring it down to that price.

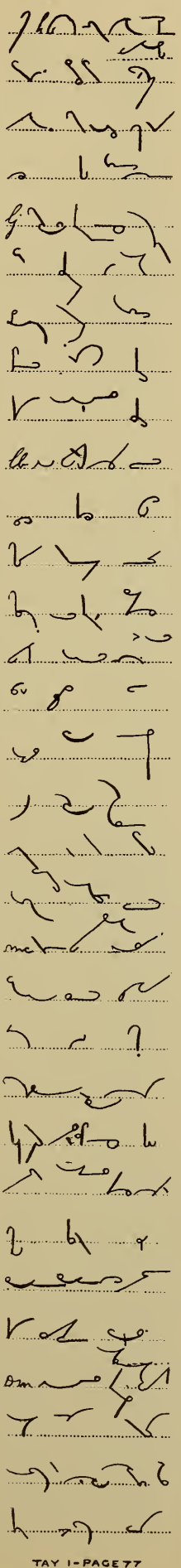
If you favor us by keeping it, please send us a sample of the damaged part, so that we can send it to the manufacturers.

Hoping to hear from you by return mail, we remain,

Yours truly, (115 words)

VOCABULARY OF THE

RAILROAD BUSINESS.



1 Geo. H. Wheeler & Bro.
Louisville, Ky.
We are in receipt of

Bill of lading
Expense bill
Overcharged

Referring
Per hundred pounds
You had better

Amounts
Difference
That you can make

2 L. J. Bruner
Topeka, Kans.
Order number

With all
Dispatch
Let nothing

Stand in the way
Pushing
If you cannot

Telegraph
And I will see
Depend

Delay
In no case
Disappoint

3 L. B. Hunt
Holden, Mo.
Carefully

Examined
Demands
Learn

Driver
Baggage
Covered

Transferring
Union depot
St. James

Hotel
Afternoon
And am of the opinion

Slight
Is just as
Occurred

Afterwards
In our
Custody

Usual
Ordinary
Why this company

Should be called upon
To pay
Believe

After you have
Investigated
Conclusion

4 M. C. Baker
Harrisonville
Answering

We have no
Section
Steel rail

Here
Loaded
Drilling

From the center
To the center
Material

5 David Benjamin
Rosedale, Kans.
Division

Report
In the case
James Monroe

Duration
Disability
He is a

Single
Single man
Require

Daily
Surgical
Nursing

6 D. M. Hendricks
Gen. Pass. Agt.
N. Y. C. K. R.

New York
Kindly
Buffalo

In favor of
Maynard
Employe of this

Department
And the favor
Gladly

TAY 1-PAGE 77

Reciprocated
Limit
60 days

7 J. H. Mason
G. P. T. A.
I have your letter

Chas. G. Bragg
J. J. Miller
Tickets

Los Angeles
Ascertain
Out of the city

Early
That I have
He will be

8 D. B. Ormiston
A. G. F. A.
Grand Rapids

St. L. & S. F. R. R.
Reports
To come

Should have come
Delivered
K. C. Ft. S. & M.

Instead
Greatly
If you can arrange

9 S. F. Hopkins
Dallas, Tex.
Frequently

In which
You make
To the manner

Interchanged
Form
Consecutive

Locals
Foreign
According

Rule
Lastly
Clinton

Southern
Initials
Current

Together
Hereafter
That your report

Is made
Correctly
With those

10 R. H. Frank
Gen. Supt.
Building

It is my
Understanding
Steam

Wrecking
Which was received
H. & St. Joe

Evidently
Don't you think
Either

Assign
Cancelled
Entirely

11 D. L. McAdoo
Chicago, Ill.
Refrigerator

Junction
Texas Pacific
St. Louis Bridge Co.

12 Concerning
Inability
Sufficient

Flat cars
Yesterday
Unfilled

Complete
Specific
Please return

13 Messrs. Poage & Co.
Boston, Mass.
Lowest

2,000 tons
Sandsburg
Spikes

Kegs
Plates
Angle bars

Track bolts
Hexagon
Will oblige

14 Order No. 12
Supts.
Agents

TAY 2-PAGE 77

Conductors
Porters
Must be

Particularly
Passengers
That there

15 Upon receipt of this
Length
Body

Corner
Width
Eaves

Of all cars
Inclusive
Station

Wheels
Send this
How many

16 M Hoffman
Burlington, Ia.
Authority

Attached
Sheep
Baxter Springs

Shipment
Double-decked
Correspondence

17 F. A. Robinson
Cincinnati, O.
Household

Owners risk
Risk
Valuation

Total
Shortest
Protected

18 J. L. Dickson
Albany
Disposition

Mouldings
St. Paul, Minn.
Disposed

Way-bill
Dislike
Of course

19 P. J. Murphy
Savannah, Ga.
Shortage

Simmons Hdw. Co.
Destination
Atlanta

And our agent
Exception
However

You would say
If you know
As it has

Hanging
Long time
Please do not

Side-track
Located
Important

20 S. V Barnes
Milwaukee, Wis.
Forwarding

Collier
Consigned
Shippers

Arrival
Oil
Error

21 Harter Medicine Co.
Hartford, Conn.
Reference

Unclaimed
Thorough
Search

22 Roscoe Bros.
Warsaw, Mo.
Triplicate

Foster
Ground
Elevator

Witness
Signature
Approval

23 John Nelson
Salina, Kans.
Investigation

Wilson & Co.
Damage
Overcharge

Cattle
Inclusive
Claim Agent

TAY 1 - PAGE 78

Urgent
Rush
As much as possible

24 Henry Underwood
Cherryvale, Kans
Water

Tanks
Impressions
That you will be

Market
First-class
Hoops

Lugs
I am familiar
Cypress

It is claimed
Longer
Opinion

Purchased
Complete
Depends

Wholly
On the price
Quality

25 Geo C. Cooper
Council Bluffs, Ia.
I am advised

John Clark
Cherryvale
Acting

Yard master
Who was
Injured

Last December
Between
Drawheads

Causing
Thumb
Fingers

Brought suit
Against the company
Damage

$2,000
Summons
Has been

Served
Upon our agent
Springfield

Requested you
If you could not
Effect

With him
Neglect
Personal

26 Nathan Ortenburg
Hannibal
Please note

Correspondence
Destined
In care

Memphis
Via.
Harrisonville

And that attached
Are simply
Subterfuge

To have you
Investigate
Also

Uncollected
Really
Business

Enrouted
Some time ago
Assured

Give me
Southeast
Mississippi Valley

Territory
I think
Should have

More than
Local
Equalize

To us
From us
Diverted

Next
Oats
In care of

Our line
We understood them
They were

I think they were
Like to have you
Over your line

TAY 2 - PAGE 78

LETTERS SELECTED FROM THE

RAILROAD BUSINESS.

1.

Geo. H. Wheeler,
Louisville, Ky.
Dear Sir:—

We are in receipt of your letter of the 9th, enclosing bill of lading and expense bill. I find that you have been overcharged on same. By referring to shipment of Sept. 6th, you will notice that the rate is 60 cts. per hundred pounds over this road. You had better make claim. Enclosed find papers, which I return to you so that you can make claim from your end of the road.

Yours respectfully, (82 words)

2.

L. J. Bruner,
Topeka, Kans.
Dear Sir:—

Order No. 611 to you Jan. 1st, is wanted with all possible dispatch. Let nothing stand in the way of pushing it forward. If you cannot get cars, telegraph me at once and I will see that you are furnished. I depend upon you to see that the order is forwarded without delay. In no case disappoint me.

Let me know by return mail when you will ship.

Yours truly (80 words)

3.

L. B. Hunt,
Holden, Mo.
Dear Sir:—

I have carefully examined the demands of your claim for damage to your baggage, in transferring from the Union depot to the St. James hotel, this afternoon, and am of the opinion that the slight damage done is just as possible to have occurred while in the Union depot, as afterwards in our custody. I learned that the driver had the luggage covered and took, as usual, the ordinary care of it. We see no reason, therefore, why this company should be called upon to pay any damage, and believe that you will, after you have investigated the matter, come to the same conclusion.

Yours truly, (116 words)

4.

M. C. Baker,
Harrisonville, Mo.
Dear Sir:—

Answering yours of the 15th, will say we have no section of the 33 lb. steel rail here that we know of. We understand it is being loaded now, and probably, by telegraphing, you can get a section at once, which I trust you will do. The drilling of the rail to the center of the first hole is 2½ inches, and from the center of the first to the center of the second is 5 inches.

I trust you will give this your best attention, as we are really in a hurry for the material.

Yours truly, (108 words)

5.

David Benjamin,
Rosedale, Kans.
Dear Sir:—

Your division report, in the case of James Monroe, was received this morning. I see from your report that you have placed the duration of disability at three weeks. If he is a single man and will require daily surgical attention and nursing, please forward him at once to Kansas City. I will forward you a pass.

Yours truly, (65 words)

6.

D. M. Hendricks,
Gen. Pass. Agt., N. Y. C. R. R.,
New York City.
Dear Sir:—

Will you kindly favor me with a pass, New York to Buffalo and return, in favor of J. B. Maynard? Mr. Maynard is an employee of this department, and the favor will be gladly reciprocated by me. Kindly limit pass 60 days from Dec. 1st, and oblige,

Yours very truly, (66 words)

7.

J. H. Mason, G. P. T. A.,
New York City.
Dear Sir:—

I have your letter of Oct. 20th in regard to orders from Chas. G. Bragg

and J. J. Miller for thirteen or fourteen tickets to Los Angeles and return.

I still have the orders, and now ascertain that both Mr. Bragg and Mr. Miller are out of the city. Mr. Bragg left early last week for Omaha, and asked that I have these tickets forwarded to Mr. Smith at Omaha, as he will be there on Wednesday, the 2d of November. Therefore, I will forward them to Mr. Smith to-day.

Yours truly, (104 words)

8.

D. B. Ormiston,
A. G. F. A., B. & O. R. R.,
Grand Rapids, Mich.

Dear Sir :—

The St. L. & S. F. R. R. reports delivery of K. C. Ft. S. & M. coal car 647 to you Nov. 8th. This car left our line early in May. We have not had time to come to you about it. It should have been delivered to the St. L. & S. F., by the above line instead of being delivered to your line. We are greatly pressed for cars of this class and will be obliged, if you can arrange to have this car returned as soon as possible. Wire me when you do so, in order that I may have cars returned home without further delay.

Yours truly, (132 words)

9.

S. F. Hopkins,
Dallas, Texas.

Dear Sir :—

Your attention has frequently been called to the manner in which you are making up your interchange report, form 310. You failed to enter cars in their consecutive order, locals first and then foreign, according to rule three on back of said report. The number of K. C. F. S. & M., K. C. Clinton & Southern, K. C. C. & B., and Current River cars in order, and lastly box cars having same initials, together in like order, and not set with those having different initials. Please see hereafter that your report is made up correctly.

Yours truly, (109 words)

10.

R. H. Frank,
Gen. Supt. Bldg.

Dear Sir :—

It is my understanding that the new steam wrecking car which was received from the Hannibal & St. Joe R. R., Kansas City, Nov. 6th, was not numbered. It, evidently, has the number 30 either on the car or the wrecker some place, as it was reported received at Ft. Scott and Springfield as No. 30. Do you not think it well to have this number cancelled and leave it without a number entirely, or assign it some special number?

Yours truly, (89 words)

11.

D. L. McAdoo,
Chicago, Ill.

Dear Sir :—

Kansas City, Fort Scott & Memphis refrigerator car No. 169 delivered Oct 3d. The next junction of car is Texas Pacific, Oct. 8th. The car turned up at Kansas City Nov. 4th, and was given to the St. Louis Bridge Co. Nov. 8th. This is only one of a number of instances that have recently occurred, several of which I have brought to your notice. Will you kindly take this matter in hand and see that such disposition of our refrigerator cars is not made in the future? Please let us hear from you further.

Yours truly, (105 words)

12.

J. T. Burlingame, Esq.,
Springfield, Mo.

Dear Sir :—

Please note papers herewith, concerning the inability of shippers of your road to get a sufficient number of flat cars to load tiling on. I wish you would investigate the matter and advise me whether or not these parties have ordered cars for loading, and if any of the orders of yesterday are unfilled. If so, state how many cars will be required to complete the order, and we will have them delivered for that specific purpose. Please return all papers, and oblige,

Yours truly, (83 words)

13.

Messrs. Rogers & Co.,
Boston, Mass.

Gentlemen :—

Please quote us your lowest prices for the following:

2,000 tons, 56 lbs., 3⅓ inch steel rail, Sandsburg section.

1,500 kegs, 5½ x 9-16 best R. R. spikes.

10,000 fish plates, and angle bars.

40,000 3¾ x ¾ track bolts with hexagon nuts.

All to be delivered by April 1st. An immediate reply will oblige,

Yours truly, (77 words)

14.

Order No. 12.

To Superintendents and Agents:

Instruct at once all conductors and porters that care must be taken in receiving passengers, to see that their tickets are good on the train they are about to take.

This refers particularly to the limited express, and trains Nos. 1 and 4 on Lake Shore Road.

Yours truly, (56 words)

15.

Order No. 14.
To Superintendents and Agents :

Upon receipt of this, please forward to this office the length of body, corner post, and width of body at eaves, of all cars shown on our printed list, from Nos. 1 to 112 inclusive, which may leave or arrive at your station, during the next ten days. Send this information daily, the Gates car in particular.

Please note also which cars, if any, have steel as well as iron wheels under them, and how many of each kind there are on each truck.

Yours truly, (95 words)

16.

M. Hoffman,
Burlington, Iowa.
Dear Sir :—

Referring to attached letter, this will be your authority for making rates on two cars of sheep shipped by Mr. M. from Baxter Springs same as one car. Should this shipment be delayed on account of not having double-decked cars to furnish, you can attach this correspondence to your corrected sheet as authority for doing same.

Yours truly, (65 words)

17.

F. A. Robinson,
Cincinnati, Ohio.
Dear Sir :—

In reply to yours of even date, beg to name you rates on household goods C. L. and less, St. Louis to above point $1.39 per hundred, if taken at owner's risk ; $5.00 per 100 valuation in case of total loss.

We represent the shortest line, and will give attention to shipments with which you may favor us. We hope to hear from you in the future.

Please advise us whether this rate is accepted, and date of shipment, so we can have same protected.

Yours truly, (98 words)

18.

J. L. Dickson & Co.,
Albany, N. Y.
Gentlemen :—

Give disposition one box mouldings at St. Paul, Minn. Goods shipped to your order. Notified you at 222 Clark street, St. Paul, Minn., from St. Louis, way bill D 189, Aug. 1st. Local agents claim they can get no reply from you as to disposition.

If shipment is not disposed of, of course the R. R. Co. will have to sell the goods for freight charges. We dislike to do this, and would thank you for disposition.

Yours truly, (93 words)

19.

P. J. Murphy,
Savannah, Ga.
Dear Sir :—

Shortage on shipment from Simmons Hdw. Co., St. Louis way bill F 41, June 1st, '86, 3 boxes hardware and one spring, from above to B. F. Wilson, Savannah, checked O. K., at this station, but claimed short at destination. This shipment seems to have passed Atlanta in good condition, and our agent here has received no exception report.

However, shipment seems to have been lost. I wish you would say whether or not you know anything concerning this matter, as it has been hanging fire for a long time. Please do not side-track this tracer, as it is important that this delivery should be shown. Claim will be presented, if goods are not located soon.

Yours truly, (128 words)

20.

S. V. Barnes,
Milwaukee, Wis.
Dear Sir :—

Forwarding goods account of Collier White Lead Co., please refer to St. Louis way bill F 1342, Oct. 24th, for lot white lead and oil from above firm, consigned to shipper's order. Notify J. E. Wilkes & Co., Kansas City. Please forward this shipment to order, and notify same party at Denver.

As this was an error, on the part of the shippers, allow all charges to follow. Trace through for date of arrival and delivery at proper destination, advising,

Yours truly, (94 words)

21.

Harter Medicine Co.,
City.
Gentlemen :—

Disposition thirteen boxes medicine for J. H. Greer. This shipment was made Sept. 13th. It seems that the local agent is unable to get disposition from you. In your letter you spoke of better reference. It is impossible to give any better reference. You have the name of the man you shipped the goods to, and date forwarded. This is all we know of the matter.

If disposition is not given, the shipment will have to go to the unclaimed freight depot and be sold for the freight. Please make a thorough search and see if you cannot locate the shipment.

Yours truly, (108 words)

22.

Roscoe Bros.,
Warsaw, Kans.
Gentlemen :—

Herewith triplicate made with Mr. Foster for ground for grain elevator at your station. Please have Mr. Foster

sign all three copies, witness his signature yourself, and return the three copies to me for approval by the company. I will then send you one copy for delivery to Mr. Foster.

Yours truly, (57 words)

23.

John Nelson,
Salina, Kans.
Dear Sir :—

Herewith investigation papers in claim C, account of Wilson & Co., $234.64, loss, damage and overcharge in freight on four cars of cattle to Chicago, way bill C and A to 4 inclusive, to June 15th, 1896.

Please note letter of Mr. Dennis, claim agent, under date of July 12th, and furnish all the information you can. Remember that this matter is urgent, and rush investigation as much as possible.

Yours truly, (87 words)

24.

Henry Underwood,
San Francisco, Cal.
Dear Sir :—

Answering yours of the 28th, in regard to water tanks, my impression is that you will be unable to get into this market, that is, if your prices are anything near what you quoted me. I am able to buy a first-class pine 3-in. water tank with 13 hoops, 3 lugs to each hoop, for $325, f. o. b. Kansas City. I am familiar with the Cypress tank and the pine tank also, and while it is claimed that the Cypress tank will last longer than the pine tank, I am of the opinion that a good white pine tank will last the longer. Three years ago I purchased one of the white pine tanks of the S. F. R. R., and it is still working away and is good yet. Of course, you can compete in this market for any material. We would be glad to place orders with you, but it depends wholly on the price and the quality of the goods.

Yours truly, (179 words)

25.

Geo. C. Cooper,
Council Bluffs, Iowa.
Dear Sir :—

I am advised by wire that John Clark, of Cherryvale, recently acting as yard-master, and who was injured last December by having his hand caught between the draw-heads, causing the loss of a thumb and two fingers, has brought suit against the company, laying the damages at $2,000. Summons has been served on our agent at Springfield.

I requested you, about four weeks ago, to go and see Mr. Clark and see if you could not effect a settlement with him, and to bring him to our office, if possible. I have had no answer to this letter nor any report from you concerning the matter. Please explain the neglect, and see that more attention is paid to these personal injury cases.

Yours truly, (136 words)

26.

Nathan Ortenburg,
Harrisonville, Mo.
Dear Sir :—

Please note correspondence next attached to letter concerning two cars of oats, destined to Springfield, ordered in care of our line, Memphis via Harrisonville. We understood them so billed. I think they were diverted from us at Memphis, and that attached papers are simply a subterfuge. We would like to have you investigate and advise if uncollected ; also advise if we can have business enrouted to us via L. when coming over your line. Some time ago you assured us you would give us charge of the business that is enrouted to us.

I think we should have something more than local trade to equalize our loss here.

Yours truly, (117 words)

VOCABULARY OF THE

IMPLEMENT BUSINESS

1 W C. Watson
Pacific, Mo.
Furnish

Pump
Prepared
Together

To put together
Windmill
Less than

Tower
Pipe
Conveying

Water
Tank
Listed

Allow you
From this
Same as

To the capacity
Outfit
1,000 gallons

Depth
Into a
Discount

2 Geo. B. Dougherty
Sherman, Tex.
Enclosure

Referring
Thanks for same
To the bill

Rollers
1-8 inch
Articles

Exactly
Type foundry
Certainly

Do not
Excessive
Mistaken

3 G. W. Brown & Co.
Wellington, Kans.
Furnaces

We would like
Cuts
Of the most

Prominent
Buildings
Heated

Particular
Large cities
United States

Ask you
As a favor
That you have

Photographs
Taken
Residence

Preferred
In your city
Electrotypes

4 James Clark
Peoria, Ill.
Expected

Shields
Your sample
Receipt of advice

From the foundry
It will be
They can be

Gotten
Recognizing
Necessity

Floor
Before that time
We take the

Liberty
Regular
As soon as the other

After you have received
Replaced
Either

Later
Or the
Entire

Can be returned
As you prefer
Action

In the matter
With your
Approval

5 J L. King & Co.
Buffalo, N. Y.
Address your

Communications
It will save
And we will be able to

TAY 1-PAGE 84

Answer
More promptly
In regard

Catalogue
Cultivator
We have been

Supplying you
Limited
At the same price

We will mail you
Also some
This one

We are
Especially
Texas

Trade
Adjustable
Standards

Gangs
Changed
That they can be

Apart
Shovels
Scour

Readily
Soil
Early mail

6 John Faber
Dayton, O.
Enclosed you will find

Drawing
Galvanized
Iron

Cornice
Square
Length

Cresting
Between
Bracket

Pedestal
Post
Include

Proposal
There are
Caps

Window
Front
Mouldings

Similar
Trust Co. Building
Started

As soon as
Spring opens
Earliest convenience

There will be
Sky-lights
Floor

7 J. E. Glass
Freeman
Davis, Means & Co.

That they are
Loading
Desire

On the following
Left hand
Wood beam plows

Right hand
Steel
Plows

Balance
Of the order
Except

Brewster
Buggy
Extra

Dash
Whiffle-trees
Exactly

Let us know
Particularly
Make these

8 Geo. T. Weber
Troy
Last named

Sell you
As follows
Namely

Walking
Wheels
Bull tongues

Combined
Riding
Payable

For cash
Also mail you
Wagons

TAY 2-PAGE 84

Quote you
Thimble skein
Bed brake

Tubular
Axle
Terms

9 H. M. Johnson
Syracuse, N. Y.
Buggies

Common sense
Side spring
Improved

Victor
End spring
Livery

Strictly
Ounce
Machine

Buffed
Leather
Quarters

Stays
Half
Hand-sewed

Brussels
First-class
Distinguished

Columbus
Yankee
Corduroy

$17.00
60 days
25 per cent

10 H. C. Roberts
Independence, Mo.
State that he

Quotations
Drills
Pressure

On rakes
In place
Wooden

Rakes
You will favor us
Early

F. L. Chilton
Wichita, Kans.
Roller

Attachment
Mr. Russell
Country

He will
Of the week
We have some

Exceedingly
Cheap
First-class

12 H. K. Zook & Bro.
Golden City
Please ship

W. W. Wilson
Little Rock
Arkansas

No. 4
Shovel
Wheels

Render
For same
Should you not be able to

At once
Let us know
When you can ship

Balance
Of order
Already

Given
Bull tongues
Very much obliged

13 L. J. Wright
Columbus
Under

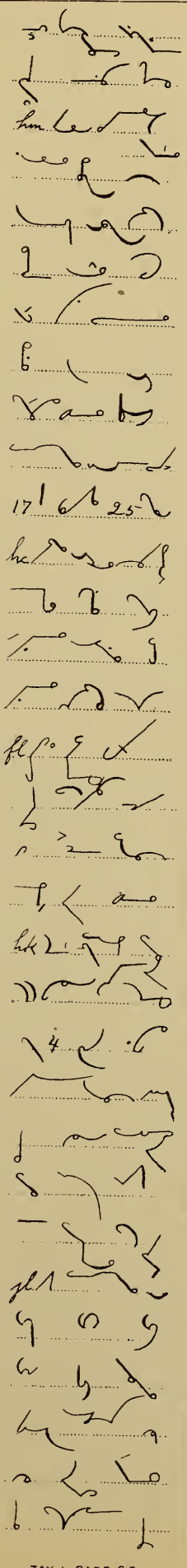
That you had
That you would
That you wish

That you should
Advised
By express

Which have never
In the same letter
You state

Made us
Shipment
Boxes

It is
Very likely
At the same time



TAY 1-PAGE 85

In the same
Manner
In the same manner

14 I am
Architect
Superintendent

Leopold
Proposals
Different

Kinds
It is to be
Deep

Sky-light
First National Bank
For the money

It will be
All right
As soon as possible

Ventilator
Public
School

Elevator
Glass
Broken

Galvanized
Perfect satisfaction
Pronounced

15 As follows
No. 50
Yankee

Cart
Solid
Lazy

Body
Cloth
Mirror

Finish
Carpet
Patented

Shell
Banded
Job

Name plate
Expert
Tell the difference

Tell
Columbus
Entirely satisfactory

16 Turbine
Should you desire
We will be pleased

Give it
Estimate
Capacity

Comparing
Together
Rivets

Bolts
Should be considered
Joints

Holes
Exposed
Swell

Shrink
Rattle
Pieces

Little
It is by far
Cheapest

Outlast
Adjustment
Journals

Expensive
Engine
Consideration

We may hear
Further
Convenience

17 Some time ago
We must
Almost

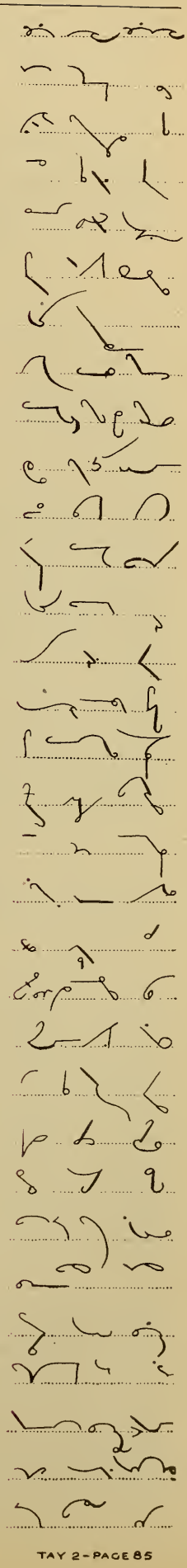
Apologize
For not
Same was

Overlooked
Fitted
Complete

Became
Same was sent
To the bank

Returned
Unpaid
If you will remit us

Here
We will send
You will



TAY 2-PAGE 85

LETTERS SELECTED FROM THE

IMPLEMENT BUSINESS.

1.

W. C. Watson,
Pacific, Mo.
Dear Sir :—

In reply to yours of the 12th inst. will say that we can furnish you with a pump prepared for a well 60 feet deep, ready to put together and put into a well, and the windmill, less the tower, for $177.99. Pipe for conveying water to the tank is listed at 12½ cts. per foot, and we could allow you 25 per cent discount from this, the same as we have allowed on the pump and mill. In regard to the capacity of the pump, will say that with a fair wind the outfit will raise from 700 to 1,000 gallons of water per hour from that depth well, and force it into a tank 15 feet deep.

Hoping you will find this satisfactory, we remain,

Yours truly, (148 words)

2.

George P. Daugherty,
Sherman, Texas.
Dear Sir :—

Your favor of the 2d with enclosure of $11.00 has been placed to your credit. Thanks for same. Referring to the bill of rollers shipped you, we find that we charged you with ⅛ inch rollers with box $2.95. The other articles were charged to you at exactly cost prices to us, at the type foundry, and we certainly do not consider any of the charges above named as excessive. We think you are mistaken in supposing that you could get better rates from any other house, for same articles.

Yours truly, (105 words)

3.

G. W. Brown & Co.,
Wellington, Kans.
Gentlemen :—

We are about to get up a new catalogue of furnaces in which we would like to show cuts of the most prominent buildings, heated by the furnaces of the F. and W. Co.; in particular, in the large cities of the United States, and ask as a favor, if not too much trouble, that you have photographs taken of three of the most prominent buildings, residences preferred, in your city, which are heated by the furnaces of the F. and W. Co., and send us a bill for cost of same, so that we can have electrotypes made at this end.

Yours truly, (114 words)

4.

James Clark,
Peoria, Ill.
Dear Sir :—

We had expected to have received the shields which are being prepared for your sample furnaces, sometime this week, but are just in receipt of advice from the foundry informing us that it will be 20 days before they can be gotten ready. Recognizing the necessity of of your having samples on your floor before that time, we take the liberty of forwarding the sample furnaces to-day with shields from our regular stock. As soon as the other shields arrive, we will forward them to you promptly. After you have received the sample shields, those which are replaced can either be shipped on later shipment of furnaces, or the entire lot of shields may be returned to us, just as you prefer.

Trusting our action in this matter will meet with your approval, we remain,

Yours truly, (141 words)

5.

J. L. King & Co.,
Buffalo, N. Y.
Gentlemen :—

Your favor of the 8th inst. to St. Louis forwarded to us at this point. If you will address your communications to us at Kansas City it will save delay, and we will be able to answer more promptly.

In regard to catalogue of No. 7 cultivator, will say that we have been supplying you with limited stock. We have only 231 of them left at this point, which we can furnish you at the same price we have been giving you.

We mail you new catalogue showing the cultivator, as you requested; also some of our new Texas cultivators.

This one we are making especially for the Texas trade with adjustable standards, and the gangs are so changed that they can be set wide apart or close together, and the shovels are so set that they scour very readily in the Texas black soil.

Hoping to hear from you by early mail, we are,

Yours truly, (168 words)

6.

John Faber,
Dayton, Ohio.
Dear Sir :—

Enclosed you will find drawing for galvanized iron cornice ¼ in. square, full length being fifty feet at each end. On top you will see cast iron crestings between the bracket and the pedestal post. Include the cresting in your proposal. There are two galvanized caps over window on front. Moulding will be similar to those you made for the Loan & Trust Co. building. Make all of 27 iron. The building will be started as soon as spring opens. Please send your proposal for same at your earliest convenience. There will be three skylights on second floor four by six feet. Kindly give prices on these also.

Yours truly, (118 words)

7.

J. E. Glass,
Memphis, Tenn.
Dear Sir :—

We are to-day informed by Davis, Means & Co., that they are loading your car, and that you desire what goods we have be put in it. We are short on the following :

3—12 in. left hand wood beam plows.
3—12 in. right hand steel plows.
3—14 in. " " " "

The balance of the order we sent, except one Brewster back for buggy, one extra dash, and twelve whiffletrees complete. We have not the extra dash or whiffletrees in stock, and do not understand exactly what kind of whiffletrees you want. Can send them when we send the plows, if you will let us know more particularly about them. We can make these to you at $26.00 net.

Yours truly. (133 words)

8.

George T. Weber,
Troy, N. Y.
Dear Sir :—

The last named cultivators we can sell you as follows, namely :

No. 4 Walking cultivator, with steel wheels and bull tongues...$20.75
No. 5 Combined riding and walking cultivator with steel wheels and bull tongues..... 54.00

Payable Oct. 1st—3 per cent discount for cash.

We also mail you catalogue of wagons and quote you as follows :

2¾ in. thimble skein bed brake...$50.75
3 in. " " " " 52.75
3¾ in. " " " " 53.75
2⅜ in steel tubular axle equal to 3¼ in. thimble skein bed brake 55.00

Terms on wagons, four, six, and eight months ; 3 per cent discount four months.

Yours truly, (147 words)

9.

H. M. Johnson,
Warrensburg, Mo.
Dear Sir :—

We send you catalogue of our line of buggies and quote you same, as follows :

No. 20 Common Sense side spring $65.00
No. 30 Improved Victor end spring 68.75
No 30 New York Livery..... 68.75
No. 80 Victor Brewster..... 68.75

These buggies have strictly "A" wheels, 28 ounce machine buffed, leather quarters and back stays, 14-ounce body cloth, have lining, face and top, and are handsewed. The last three just have Brussels carpet in tops.

This is strictly first-class work and is hard to distinguish from the Columbus buggy.

Terms — four months ; 2 per cent discount for cash.

We can also furnish you our new No. 6 Yankee cart upholstered with corduroy, at $17.00, payable in 60 days. Balance of work in catalogue we can furnish you at 25 per cent discount from list.

Trusting to receive your orders, we are,

Yours truly, (173 words)

10.

H. C. Roberts,
Independence, Mo.
Dear Sir :—

In reply to yours of the 3d, will state that the quotations on the drills did not include the spring pressure, and for the same size drill with spring pressure will charge $2.00 extra. We can quote you as follows, on rakes :

No. 4 Rake.....$19.00
No. 5 Rake..... 27.00
No. 6 Rake..... 21.00

Steel wheels in place of wooden wheels, in either of the rakes, $1.00 extra. Rakes payable Oct. 1st, 3 per cent discount for cash.

Trusting you will favor us with an early reply, we are,

Yours truly, (105 words)

11.

T. L. Chilton,
Wichita, Kans.
Dear Sir :—

In reply to your favor of the 12th, will say that the roller press attachment

ior the 9 hole drill is worth $30, same as drill. We to-day send you catalogue of buggies and wagons, and have written our Mr. Russell who is in your part of the country, asking him to call on you, making prices and terms. We think he will call about the end of the week. We have some exceedingly cheap, first-class spring-work, and trust you will not order until you have seen him.

Yours truly, (100 words)

12.

H. K. Zook & Bro.,
Golden City, Mo.

Gentlemen :—

Please ship W. W. Wilson, Little Rock, Ark., one No. 4 spring shovel cultivator, with steel wheels and bull tongues, and render bill for same to us. Should you not be able to ship at once, please let us know when you can ship, also when you can ship balance of order already given, and very much oblige,

Yours truly, (69 words)

13.

L. J. Wright,
Columbus, Ohio.

Dear Sir :—

We find under date of June 20th that you advised us that you had shipped by express, that day, the rollers which have never come to hand. In the same letter you stated that you had made us a shipment of two boxes of steel. It is very likely that the rollers were shipped at the same time and in the same manner.

Yours truly, (71 words)

14.

Dear Sir :—

As I am architect and superintendent of the Leopold building, I am requested to get proposals of different kinds of work. It is to be a store building 50 feet front by 100 feet deep. Make and send to me, one skylight 3 by 6 feet, the same as for the Loan and Trust Bank. Draw through the First National Bank for the money; it will be all right. Send as soon as possible. What about the ventilator for the public school building, price $45.00; also what about the elevator for the bank and that skylight glass that got broken? Your galvanized iron work has given perfect satisfaction and is pronounced first-class.

Yours truly, (122 words)

15.

Dear Sir :—

We to-day mail you catalogue of our new line of buggies and wagons and quote you as follows :

No. 50 Yankee cart with "A" wheels, corduroy trimmings....$16.00
No. 50 New York Livery..... 65.00
No. 80 Improved Victor, end springs..... 68.75

The above buggies have "A" wheels, 28 ounce machine buffed, leather quarters and back stay, solid lazy back, 14 inch body cloth, head lining and mirror finish. The last three have Brussels carpet in tops, and wheels either patented or shell wheels banded. Balance of order in catalogue we can furnish you at 25 per cent discount from list. Every job has strictly "A" wheels. The above buggies, when set up, and with our name-plate, require an expert to tell the difference between them and the Columbus buggy.

Trusting we may receive an order for this line and that the prices may prove entirely satisfactory, we are,

Yours truly, (162 words)

16.

Gentlemen :—

We to-day mail you a catalogue of our iron turbine and should you desire any other information, we shall be pleased to give it. The estimate of our last was of its full capacity. In comparing the iron turbine mill with the wood mill, the fact that the iron turbine is made entirely of iron, and put together with rivets and bolts, should be considered. The wood mill has a great many joints and nail holes to take in water, and when exposed to the heat and rain, will swell and shrink and very soon rattle to pieces.

While the first cost of the iron turbine is a little more, it is by far the cheapest mill in the end, and will outlast half a dozen wooden mills. It has a nice adjustment, nicely finished journals, and a very expensive steam engine.

We trust you will give the iron turbine some consideration before buying, and that we may hear from you further at your convenience.

Yours truly, (170 words)

17.

Gentlemen :—

Your favor of the 25th received some time ago, and we must apologize for not writing before, but same was in some way overlooked. We can furnish you with No. 327 pump, which is exactly like what you got before, fitted with galvanized pipe and rod, for a well 60 feet deep, complete, as follows :

No. 23 pump.....$8.50
53 ft. 1¼ in. galvanized pipe, net.. 5.50
53 ft. ⅜ in. galvanized rod..... 3.50

In regard to your note of $18.50 which became due Jan. 3d, will say it was sent to the bank and returned unpaid. If you will remit us here we will send note to you.

Trusting you will do this, and that we may receive your order for the pump, we remain,

Yours truly, (148 words)

VOCABULARY OF THE

GRAIN AND COMMISSION BUSINESS.

1 Jos. W. Hall
Topeka, Kans.
Consignment
Which is now
Contents
Several
Barrels
Examined
Account sales
Disposal
Meanwhile
Think it
Important
That you should know
That the price
Apples
Latest
Report

2 L. D. Mason
Wheeling, W. Va.
Net proceeds
To the credit
Hold
Subject to your order
This is satisfactory
Soliciting
Shipments

3 Elias Platt
Boston, Mass.
In accordance
With your request
W. C. Noble
Concerning
Expenses
Connected with the
Sale
Fruit
We beg
That the market
Within
We have no
Decline
Unless
Liberal
Are received
Materially
Affect
Current
Choice
Hand picked
Top figure
Packed
Always
Command
Sales
Additional
Cartage
Impress
Printed
Labor

4 Fairbank & Co.
Charleston
We shall be glad
To have your favors
And will
Prompt attention
As to the course
Of the market
In this business
Learned
Long ago
That the more
Experience
Safely
Guess
Values
Commission
Our commission
Per bushel
Per tierce
Per hundred
Margins
Per barrel
Grain

5 T. H. Moore
Holden, Mo.
Only
On your return
Inspection
Please examine
We are not
On account
Decline
Usual
No one is
Even

And are so
That the order
Wiped
We would
Hardly
Worth

6 J. H. Dunnigan
McPherson, Kans.
Confirm
Mixed
Your track
Small
Any correct
Value
Which please
Handle
Struck
Bin
If we were able to
Carry
Used
To the advance
We might be able to
Maintain

7 J. P. Thorn & Co.
Columbus, O.
And will ship
We can get it
Into
Corn
Elevator
Weighing
Draft

8 Chas. D. Curry
Albany, N. Y.
We wired you
Seed
Was not
Subject
Insist
On our accepting the
Written
Twice
Season
Irregular
Quality
Badly
Clover
Timothy
There is some
Poorer
Sack
Off-seed
Again say
Accept
Lot of seed

9 G. C. Henry
Philadelphia, Pa.
Please mail us
Alfalfa
You can sell us
Car load
Job
As follows
Orchard
Grass
Clean
Blue grass
Red clover
Prime
To have your order

10 Howe & Powers
Pacific
I have your order
In reply will say
Sabbath
And I supposed
Monday morning
I see that
You are very much
Dealers
Myself
Does not
Corroborate
Golden
Opportunity
Higher
Advices
To the effect
Reaction
Tomorrow
Prompt acceptance
Secure
I shall be pleased
To make a trade with you

LETTERS SELECTED FROM THE

GRAIN AND COMMISSION BUSINESS.

1.

Jos. W. Hall,
Topeka, Kans.
Dear Sir :—

Yours of the 5th at hand. We are in receipt of your consignment which is now in our store. The contents of several barrels have been examined, and prove satisfactory.

We will forward account-sales upon disposal, meanwhile, think it important that you should know that the price of apples has advanced since our last report.

Yours truly, (65 words)

2.

L. D. Mason,
Wheeling, W. Va.
Dear Sir :—

Enclosed we hand you account-sales of your 500 barrels of apples, net proceeds amounting to $1,561.24, which we have placed to the credit of your account, and hold subject to your order.

Hoping this is satisfactory, and soliciting further shipments, we remain,

Yours truly, (63 words)

3.

Elias Platt,
Boston, Mass.
Dear Sir :—

In accordance with your request, through Mr. W. C. Noble, for market report and general information concerning expenses connected with the sale of fruit, we beg to say that the market has advanced within a few days, and we have no reason for expecting a decline in prices for some time, unless too liberal shipments are received. This, of course, would materially affect the market. Our printed market report for this week, inclosed, will inform you as to prices current. We would impress you, before closing, that choice, hand-picked, carefully packed apples will always command a top figure. Our charges are 5 per cent on sales, and 5 cents additional per barrel for cartage and labor.

Hoping to hear from you, we remain,

Yours truly, (130 words)

4.

Fairbank & Co.,
Charleston, S. C.
Gentlemen :—

Yours of the 3d received. We shall be glad to have your favors and will give them prompt attention. We cannot advise as to the course of the market. In this business we have learned, long ago, that the more experience one has, the less safely can he guess the future course of values. Our commission on grain is ⅓ cts. per bushel; on pork and lard, 5 cts. per tierce; on ribs 2½ cts. per hundred. We require New York margins of 2⅓ cts. per bushel, on grain; 50 cts. per barrel on pork; $1.00 per tierce on lard; and 60 cts. per hundred on ribs.

Yours truly, (124 words)

5.

T. H. Moore,
Holden, Mo.
Dear Sir :—

Your favor of the 2d received and contents noted. We did not charge the $1.00 commission; only charged on your return shipment, 40 cts. for inspection. Please examine same and see whether or not we are correct. On account of Chicago and St. Louis market decline from 1 to 1½ to-day, our corn market closed weak and, as usual, no one is willing to buy even at the decline. Present prices have advanced some, but are so light that the order trade has been about wiped out. We hardly know what to say corn would be worth this evening.

Yours truly, (111 words)

6.

J. H. Dunnegan,
McPherson, Kans.
Dear Sir :—

We confirm purchase of two cars of mixed corn for immediate shipment at 44 cts., your track. The sample of wheat you sent us is too small to form any correct estimate of the correct value. We send you a sample bag to-day, which please fill and send us another sample, stating how much there is of it, and we will try and handle it for you. Our corn

market seems to have struck the top prices at the bin. Orders are very light. If we were able to carry them until we could get used to the advance, we might be able to maintain them.

Yours truly, (116 words)

7.

J. P. Thorn,
Columbus, Ohio.
Dear Sir :—

We bought to-day, and will ship as soon as we can get it loaded into cars, some No. 2 corn. This corn will cost you, on car, 44 cts. per bushel. There is a great demand for cash corn and the supply is light. Corn in elevator is worth 42 cts. The elevator charges, special weighing, and our commission make the net cost to you 44 cts. Will make sight draft attached to bill-lading on shipment of corn.

Having your favor, we are,

Yours truly, (94 words)

8.

Charles D. Curry,
Albany, N. Y.
Dear Sir :—

Yours of the 18th just received this morning. We wired you that the seed was not what we bought, and we would not receive it. The seed is still in St. Louis, on track, subject to your order. We cannot understand why you insist on our accepting the seed. We have written you twice this season, and we wired you as soon as we found the seed was not what we ordered, being irregular in quality, and badly mixed with white clover and timothy. There is some seed in the lot that is poorer than the sack lot of seed you sent us. We again say we cannot accept this lot of seed.

Yours truly, (125 words)

9.

George C. Henry,
Philadelphia, Pa.
Dear Sir :—

Your favor of the 26th received. Please mail us a sample of your choice Alfalfa, and the very lowest price you can sell us a car load job there, and rate of freight to St. Louis. We offer you as follows :

Choice timothy seed, $1.78 per bushel; Red top, 42 cts. to 48 cts. per bushel; Orchard grass, $1.57; extra clean blue grass, 55 cts. per bushel; choice red clover, $4.52; prime, $4.50.

All f. o. b. here. We would be pleased to hear from you.

Yours truly, (110 words)

10.

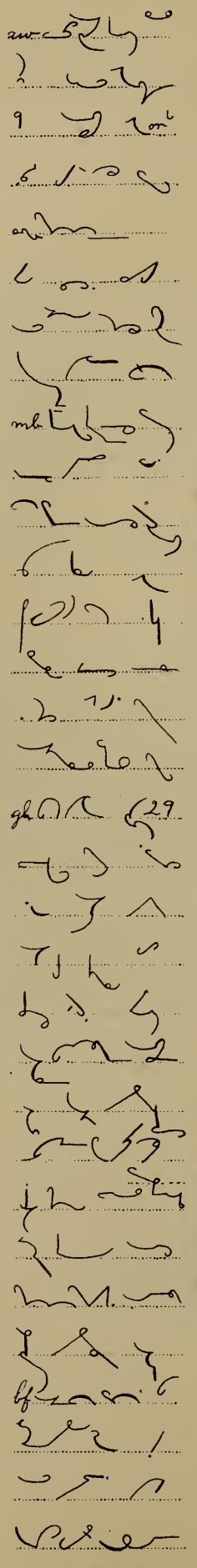
Howe & Powers,
Pacific, Mo.
Gentlemen :—

I have your order of the 5th, and in reply will say that we have a mail train going through here on the Sabbath, and I supposed my letter would reach you on that day, or early Monday morning. I see that you are very much like all other grain dealers, myself not excepted, waiting for the top of the market, before selling. I trust that your experience along this line does not corroborate mine, that is so often letting the golden opportunity pass, waiting for something better. The market closed about one-half cent higher to-day than yesterday, and advices from Chicago are to the effect that the line is high enough, and we look for a reaction. I will wire you a bid on corn to-morrow morning, subject to your prompt acceptance, and trust it will be high enough to secure some of your shipments. I shall be pleased to make a trade with you.

Yours truly, (165 words)

VOCABULARY OF THE

REAL ESTATE AND INSURANCE BUSINESS.



1 A. W. Cleveland
Nashville, Tenn.
Since

Seeing you
Afternoon
I have thoroughly

Considered
Insurance
I have

Consulted
John means
Application

As a part
Of the premium
Of the company

Agent
Examining
Surgeon

None of the money
Remains
Therefore

If there was a
Legal
Moral

2 M. B. Donovan
Topeka, Kans.
Policy

Together with
Request
In writing

Mr. Black
Names
Beneficiary

In his letter
Does not
However

State their relationship
From
Divide

Specified
He can
Execute

An assignment
On a sheet
Properly

In the presence
Witnesses
Approval

3 G. H. Wheeler
Louisville [29th
Your valued favor of the

Careful attention
Appreciate
Compliment

Conveyed
In your wish
Represent

In your town
At present
We are not

Desirous
Opening
Agency

For this company
Williamsburg
Insurance company

To thank you
For the opportunity
Respectfully decline

4 Shotwell & Co.
Fall River, Mass.
Please take notice

Continental
Terminate
Accordance

Hereby
Tender
Unearned

Premium
Pro rata
Unexpired

Of said policy
Responsible
After that date

5 B. F. Newcomer
Baltimore
While

We see no reason
Whatever
Changing

Opinion
Regarding
Alleged

Violation
Rules
Anglo-Saxon Co.

TAY 1—PAGE 94

Decided
Cancellation
Various

Companies
Interested
Question

Issue
On the subject
Any company

To take this
Position
Preferring

To place the
Outside
Jurisdiction

And thus dispose
Numerous
Complications

6 Robert Laird & Co.
Newark, N. J.
Phoenix

London
On the building
Owned

T. J. Lawson
Contains
Three-quarter

Clause
This is not
Acceptable

We must ask you
Kindly advise us
Immediately

7 N. B. Griffin
Newport, R. I.
Abstract

Title
Lots
Block

Addition
To this city
Given it careful

Defects
In the deed
A. Brown

Wife
J. C. Allen
Acknowledgement

Defective
Cured
Law

Transfer
Conveyance
Martin

Whether
Married
Single

It will be necessary
If he was married
Procure

Widow
Heirs
If there are

Aside
Does not
Objection

8 Chas. P. Wells
Hannibal
I have

$5,000
Worth
Unquestionable

First-class
Mortgage
6 months

At the rate of
9 1-2 per cent
Annum

9 J. T. Turner
Quincy, Ill.
D. D. Thomas

Who owns
Farm
In your county

Cedarvale
Desires
To dispose

You would look it up
Value
Encumbered

How much
Also send me
By return mail

Description
Reasonable
And greatly oblige

TAY 2—PAGE 94

10 T. R. Wallace
Alton, Ill.
I have this day
Mailed you
Enclosed letter
L. W. Davis
Sweet Springs
Explains
Itself
Asserts
Will be
Required
To make the
Contracted
Acceptable
11 R. B. Grainer
Kansas City, Mo
Demand
That you give
And surrender
Possession
Waldron
Division
Of the city
Kansas
Jackson
State of Missouri
12 D. H. Barnes
Denver, Col.
Please place
For sale
On your books
Either one
Elmwood
30 days
Terms
Frame
Houses
Ground
Lexington
Avenue
Fenced
Cistern
Stable
$4,500
13 J. M. Russell
Tipton
Kelly & Harris
Was sent
And we should have heard
For these
Policies
Must have been
For the correction
In the age of
Charles Martin
He states
In his application
That he was born
Age
Nearest
Birthday
Conflict
Society
Which is correct
They will
If he was born
He is nearest
If he is nearest
14 Henry James
Boston, Mass.
Certificate
Thomas Gordon
Is received
To the company
We note you say
You had collected
Surprise
To hear this
Declining
Health
Restoration
Gannt
Renewal
15 J. W. Purdy
Dunning, N. Y.
But you
Did not
I suppose you
Overlooked
I am obliged
Refuse
On your draft
I am doing
In my power
To reduce

Agents
It be reduced
Instead
Increased
You will not be
Seriously
Inconvenienced
In the matter
That you will be able to
Harvest
Crop
Yourself
Shape
Northwestern
Blanks
16 T. B. Altman
Maryville
Proposals
Dr. Brown
Robert Anderson
Coupons
Attached
Medical examination
Have been received
Forwarded
At once
Issued
For the examination
Recommended
Examiner
Which is a
Violation
If the examinations
Are not
Favorable
Cancellation
17 J. P. Carter
Sedalia
National
Further cost
Unnecessary
Add
Hope you will pay
Respectively
Reports
Three-quarters
Expected
To make a
Very close
Importance
That you should
Later than the
Rely
To do this
18 T. A. Wheeler, Esq.
Lightning
On your property
Located
Jefferson
Unable
Vacancy
Permit
In the policy
For that
Was not aware
At the time
Wrote the policy
O. K.
I remain
19 When the plans
Of the risk
During the day
Treasurer
Who has had
Disposed
Sprinkler
Selection
Equipment
Consist
Endeavoring
Arrange
Possible
Insured
Decide
Independent
It is necessary
We will advise you
Undoubtedly
Attractive
Flushing
We presume
They will
We have said
That we did not
Communicate with
Is closed

LETTERS SELECTED FROM THE

REAL ESTATE AND INSURANCE BUSINESS.

1.

A. W. Cleveland,
Nashville, Tenn.
Dear Sir :—

Since seeing you this afternoon, I have thoroughly considered the matter of your insurance. I have also consulted Mr. John Means, the gentleman who wrote your application. As a part of the premium is in the hands of the com pany in New York, and as the agent and examining surgeon have been paid, none of the money remains in my hands.

I, therefore, could not return same to you, if there was a legal or moral obligation to do so.

Yours truly, (89 words)

2.

M. B. Donovan,
Topeka, Kans.
Dear Sir :—

We are in receipt of your favor of the 1st, enclosing policy, together with a request in writing from Mr. Black to change the name of the beneficiary, to suit those whose names he mentioned in his letter. He does not, however, state their relationship.

We return the policy, with his letter, and as we cannot, under our form of policy, divide the interest in the insurance, as specified by him, he can write out an assignment on a sheet of legal cap, properly execute same in the presence of witnesses, and forward it to this office for record and approval.

Yours truly, (109 words)

3.

G. H. Wheeler,
Louisville, Ky.
Dear Sir :—

Your valued favor of the 29th inst. has had careful attention, and we fully appreciate the compliment conveyed in your wish to represent our interests in your town. At present, however, we are not desirous of opening an agency for this company, nor the Williamsburg City Fire Insurance Co., and, therefore, have to thank you for the opportunity presented, which we most respectfully decline.

Yours truly, (74 words)

4.

Shotwell & Co.,
Fall River, Mass.
Gentlemen :—

Will you please take notice that the Continental Insurance Co., of New York, desire to terminate the insurance on your policy, No. 32295, in accordance with the terms, and we hereby tender you $250, the unearned premium for pro-rata, for the unexpired term of said policy; the company not being responsible for any loss or damage that may occur after this date.

Yours truly, (81 words)

5.

B. T. Newcomer,
Baltimore, Md.
Dear Sir :—

While we see no reason whatever for changing our opinion regarding the alleged violation of the rules of the Anglo-Saxon Company, we have decided to return all the policies for cancellation to the various companies interested.

While we have considered the question of asking the companies to stand by us in an issue on the subject, we have not asked any company to take this position, preferring to place the insurance outside of your jurisdiction, and thus dispose of the numerous complications.

Yours very truly, (93 words)

6.

Robert Laird & Co.,
Newark, N. J.
Gentlemen :—

Your policy in the "Phœnix," of London, on the building owned by T. J. Lawson, contains a three-quarter loss clause. This is not acceptable to us, and we must ask you to furnish us a policy

in a responsible company without such a clause. Kindly advise us immediately, and oblige,

Yours respectfully, (61 words)

7.

N. B. Griffin,
Newport, R. I.
Dear Sir :—

Enclosed find abstract and title to lots 24 and 25, in block 72, B.'s addition to this city. We have given it a careful examination and find the following defects: In the deed from A. Brown and wife to J. C. Allen and wife, the acknowledgment is defective, but is probably cured by the law of '85. The transfer number 22, being the conveyance from S. Martin, does not indicate, in any part of it, whether he was married or single.

It will be necessary for you to get some information on this subject. If he was married, you will have to procure a deed from his widow, if living, and if she be dead, from the heirs, if there are any.

Aside from this objection, we pass the title.

Yours truly, (145 words)

8.

Charles P. Wells,
Hannibal, Mo.
Dear Sir :—

I have $5,000 worth of unquestionable, first-class mortgage-papers, to run about six months, and would net you at the rate of about 9½ per cent interest per annum. Please let me know if this will interest you.

Yours truly, (52 words)

9.

J. T. Turner,
Quincy, Ill.
Dear Sir :—

I understand that Mr. D. D. Thomas who owns a large farm in your county, near Cedarville, desires to dispose of it. I wish you would look it up and wire me the size of the farm, its value, and whether encumbered, and if encumbered, for how much. Also send me by return mail description of the farm, and your charges, which make reasonably low, and greatly oblige,

Yours truly, (77 words)

10.

T. R. Wallace,
Alton, Ill.
Dear Sir :—

I have, this day, mailed a copy of the enclosed letter to L.W. Davies, Sweet Springs, Mo. The letter explains itself, and asserts what will be required to make the title of the property you have contracted for acceptable.

Yours truly, (49 words)

11.

R. B. Crainer,
Kansas City, Mo.
Dear Sir :—

I demand that you give, and surrender to me, the possession of lots 9 and 10, in block 4, of Waldron Place and Addition, to the City of Kansas, county of Jackson, and state of Missouri, which lots are now in your possession.

Yours truly, (53 words)

12.

D. B. Barnes,
Denver, Col.
Dear sir :—

Please place for sale, on your books, the following property :—

Lot 5 or 6, either one, in block 1, in Elwood Place, 30 days' time, reasonable terms. Five 8-room, new frame houses, having ground 33⅓ feet front on Lexington avenue, one-half block east of Waldron avenue. Each house is fenced and has good cistern and stable. Price $4,500 each. Terms very reasonable.

Yours truly, (78 words)

13.

J. M. Russell,
Sioux Falls, S. D.
Dear Sir :—

Replying to yours of the 15th, the policy of Kelly & Harris was sent on the 12th inst., and we should have heard from you by the 15th. The applications for these policies were received here on June 20th, and must have been delayed in Kansas City.

We wrote you on June 30th, asking for the correction in the age of Charles Martin. He states in his application that he was born April 29, 1858, and his age at nearest birthday is 30. The statements conflict, and the society will want to know which is correct before they will know at what age to write the policy. If he was born in 1858, he is nearest 29, and if he is nearest 30, he must have been born in 1857.

Yours truly, (152 words)

14.

Henry James, Esq.,
Boston, Mass.
Dear Sir :—

Your letter of the 18th, enclosing certificate of good health of Thomas Gordon, policy 334, is received. We forwarded the certificate to the company, with a request for a return of the renewal. We note you say you have collected this premium some three weeks since. We are surprised to learn this, in view of the fact that we have returned the money sent us to pay this premium, declining to receive it until the certificate of good health was forwarded. If the com-

pany decides to restore these policies, we will have to ask Mr. Gannt to send us a check for the amount of the premium before we can send the renewal.

Yours truly, (124 words)

15.

J. W. Purdy,
Dunning, N. Y.
Dear Sir :—

Yours of the 23d inst. received, but you did not enclose C.'s policy for renewal. I suppose you overlooked it. I regret I am obliged to refuse payment on your draft for $50. I am doing all in my power to reduce agents' balance.

Mr. Gannt has turned over to me your note, Oct. 1st, for $177.50; this, with the $105 charged to your account on our books, makes a balance against you of $282.50, and I am obliged to ask that it be reduced instead of being increased.

I hope you will not be seriously inconvenienced by our course in the matter, and that you will be able to harvest some of your crop very soon and put yourself and your account in better shape.

We will send you all we have of the Northwestern, and also application blanks.

Yours truly, (167 words)

16.

F. G. Altman,
Maryville, Mo.
Dear Sir :—

We are in receipt of proposals of Dr. Brown and Robert Anderson, with coupons attached, showing that notes were taken. The application of Anderson was dated Aug. 14th and that of Brown, Aug. 19th.

No medical examinations have been received. If the medical examinations have been made, they should be forwarded at once.

We issued a receipt for the cash and note, before the examination had been made and the parties recommended by the examiner, which is a violation of the rules. If the examinations are not favorable, please take up and return the receipts, 326 and 328, for cancellation.

Yours truly, (115 words)

17.

J. P. Carter,
Sedalia, Mo.
Dear Sir :—

Replying to yours of the 30th inst, we have just wired the State National Bank not to pay the note. We do this to save further cost. It is unnecessary for us to add that we hope you will pay this soon.

Respectfully enclose reports for the three-quarters of the year, as we are expected to make a very close settlement of accounts in the September report. It is of great importance that you should put this matter in shape, not later than the 8th inst. Can we rely on you to do this?

Yours truly, (104 words)

18.

T. A. Wheeler, Esq.,
Kansas City, Mo.
Dear Sir :—

Enclosed find your policy for fire and lightning on your property located in Jefferson county. I am unable to put the vacancy permit in the policy, and return the application, as the company will not permit it. For that reason, I ask you to sign the enclosed application and return same to me. This rule, I suppose, Mr. Barnes was not aware of, at the time he wrote the policy. I received the $5.00 to pay for the policy, all O. K.

Trusting this will be satisfactory to you, I remain,

Yours truly, (103 words)

19.

Dear Sir :—

Your favor of the 19th at hand. When the plans of the risk arrive (as we presume they will during the day), we will send them to the treasurer, who has had other plans to study since Wednesday.

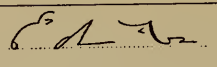
We think we have said before, that we did not feel disposed to advise our insurance customers as to what sprinkler they should put in, much preferring they should make their own selection. All we shall have to do with this, will consist of endeavoring to arrange the best possible plan of equipment. The insured will decide what sprinkler to accept, entirely independent of us. If we find that it is necessary for you to come to Boston, we will advise you. Undoubtedly, the party whose sprinkler appears the most attractive will be communicated with, by Mr. Flushing, the treasurer, before the contract is closed.

Yours very sincerely, (148 words)

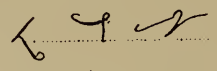
VOCABULARY OF THE

WHOLESALE GROCERY BUSINESS.

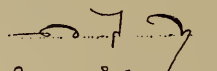
L of C.



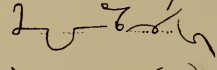
1 Celluloid
Starch Co.
New Haven, Conn.



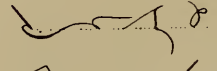
Jobbers
In our city
You are surely



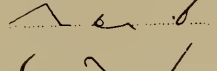
Customers
Entitled
Overcharge



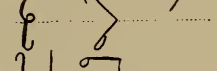
2 Trask Fish Co.
St. Louis, Mo.
Half barrel



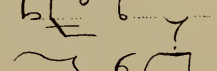
Benner Mackerel
Retailer
Says there is



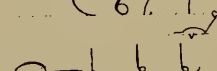
Represented
He is now
Adjust



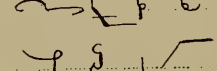
This difference
Purchased
Each



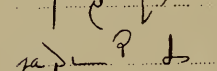
3 Drummond Tobacco Co.
Cigarettes
Handling



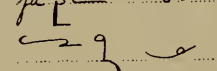
Manufactured
Yourselves
Ligget & Myers



American Tobacco Co.
Decided
It is not



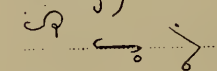
Unsatisfactory
We do not think
At the regular



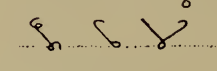
J. A. Benedict & Co.
What you state
Discount

We can get
Extraordinary
Insert

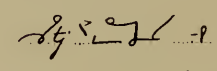
If you had
If you would
Compelled



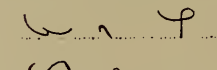
5 B. D. Bennington
Chelsea
Indian Ter.



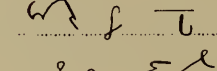
We note what you state
Gallon
Peaches



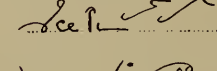
We suppose you
People's
Observe



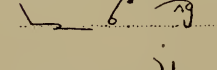
6 Messrs. T. J. Boyd & Co.
Sandusky, O.
Studied



Financial
Pretty
Necessity

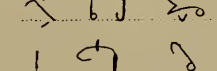


That you will be able to
It will certainly
Accommodation

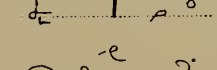


7 Messrs. C. E. Udell & Co.
We regret
We received

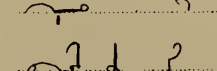
Picnic
Cheese
Mouse-eaten



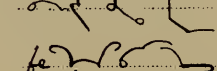
As the other
Young America
Was damaged



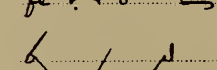
Hoop
It is eaten
By the mice



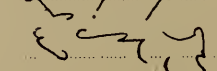
It is quite
Mouldy
Has the appearance



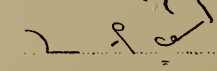
Magaws
Soft
Afraid



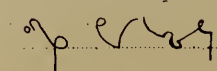
Some trouble
Dispose
Short time back



8 F. E. Vermillion
Salem
Oregon

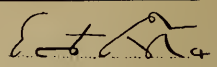


Jasper county
Charging
Do not charge

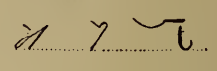


We believe
You can get them
Without any trouble

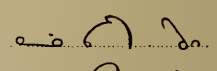
Ark
Soap
Windsor
Pierce City
Safely
If you have not received it



9 Headley Grocer Co.
Harrisburg, Pa.
Cold



Storage
Of which are
In good condition

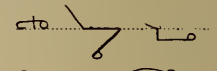


Sacks
Silver
Prunes

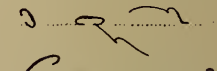
Eagle
Hallowees
Condensed

10 We quote you [tance
To your immediate accep-
Immediate

Acceptance
Fancy
Re-cleaned

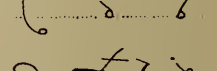


Currants
Packages
To a case



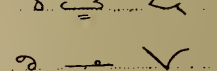
Brand
Ground pepper
Imported

Ceylon
Cocoanut
Quarters

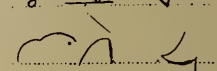


Halves
Pounds
Changes

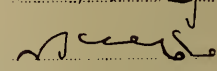
11 Milligan Grocer Co.
Although
Competitors



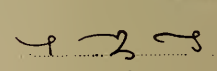
Beans
California
They are unable to



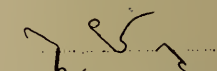
Sorts
Execute
Below



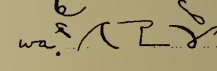
Lima
Lady
Washington



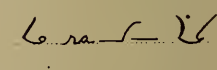
12 Middleton
We enclose invoice
Blocks



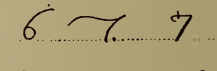
Instead
Measurement
Correspond



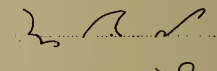
Per dozen
Exceptionally
Should be pleased



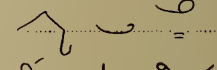
13 W. A. Bald
Louisville, Ky.
Western



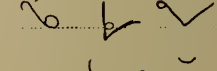
Agents
R. A. Kelly Co.
Zenia, O.



Sisal
Manilla
Cordage



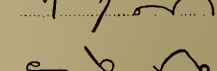
Assortment
Lath
Yarn



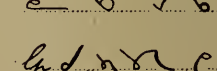
Reputation
None
United States

Process
Decidedly
Superior

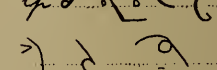
Article
Figures
In it



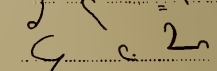
Encourage
Advantageous
Herewith



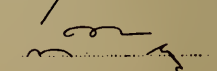
Inside
Larger
Smaller



Scale
Basis
Help us

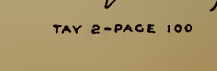


14 L. P. Jones
Pittsburg, Pa.
Southern



Oysters
Popular
Mississippi

Lunch
Flat
Either give you



You may
We must make
Should we be able to

From the factory
To better advantage
We would do so

Hope these
Interest you
Of an order

15 J. W. Wilson
Poughkeepsie
New York

Attractive
Mediums
Terragona

Almonds
Shell walnuts
Handsomely

Polished
Jumbo
Texas

Pecans
Central
American

Addition
Smyrna
Varying

Celebrated
Citron
Figs

16 Joseph French, Esq.
Charleston, S. C.
We desire

To bring
Before you
Different makes

Sausage
Which are manufactured
Of the best

Material
Processes
And are all that

All that
Experience
To make a superior article

Produce
Especially
Desirous

Judging
Merits
Fresh pork

Loose
Link
Smoked

Bologna
Garlic
Vienna

Liver
Tongue
Blood

Head cheese
Leber kase
Summer

Pigs
Pressed
Excelsior

Booklet
Discriminating
For the lovers

For he loves us
Fashioned
Rival

17 H. P. Ditmar & Co.
Aurora
We quote you

Prevailing
Certainly
And our merchants

We have been
Should you be
Should we be able to

Direct
East
Benefit

Should you order
Would do so
Examination

18 J. R. Larabee & Co.
Addressed
Stewart & Co.

Representative
We are certainly
Surprised

Coffee
Numbers
Which we have

Rejected
At all
Comparison

Of your reputation
Confident
Confused

TAY 1—PAGE 101

Themselves
Responsible
It is useless

Circumstances
Besides
It will give us more

Of such
Reasons
To make some

Disposition
Right away
We are willing

19 M. W. Schapp
Please ship us
Shredded

Packages
Spoiled
On our hands

20 And are forwarding
Ordered
Diamond

Hosmer's
Axle grease
Corn beef

Spot cash
Baking powder
Tumbler

Jelly
Standard
Lemon

Extract
Vanilla
Knoxall

Washtubs
Superior
Else

21 Prompt attention
Battle Ax
Tobacco

This will not
We must get
At least

Accept
From us
To be filled

Provided
We can get them
Accepted

Limit
Kansas
Salt Co.

Feel satisfied
It has touched
Bottom

22 Traveling salesman
Late mail
Adam Herd

Is not numbered
Postal
Mr. Seidel

Millet
Sugar
Ivory

Berry
Crates
Evaporated

Peaches
Pacific
Union

Salmon
Transit
Saw log

At the same price
Association
Effective

23 As you do not
State what
Granulated

Ideal
Bullion
Are subject

Accompanying
And are
Also subject

Fluctuations
In our
And will make you

To be favored
With an order
From you

Low prices
We are
Very truly yours

Yours very truly
Yours faithfully
Yours sincerely

TAY 2—PAGE 101

LETTERS SELECTED FROM THE

WHOLESALE GROCERY BUSINESS.

1.

Celluloid Starch Co.,
New Haven, Conn.
Dear Sirs :—

Other jobbers in our city claim that Celluloid Starch costs them but $4.25 per case. You are surely making a lower price to them than you are to us. We believe we are handling as much Celluloid Starch as any of your customers in this city, and we think we are entitled to the very lowest prices.

We ask that you kindly give us credit for the overcharge on orders that have been sent you this year.

Yours very truly, (92 words)

2.

Trask Fish Co.,
St. Louis, Mo.
Dear Sirs :—

The half barrel of Benner Mackerel, which you invoiced us June 8th, we purchased for a retail dealer of our city, who has counted the fish from the barrel and says there is but 133 fish. We sold him the half barrel of Mackerel to contain 150 fish, as represented by your price list, and he is now claiming the difference. Shall we adjust this difference according to the number of fish in the barrei? The fish were purchased so as to sell at ten cts. each.

Yours very truly, (103 words).

3.

Drummond Tobacco Co.,
St. Louis, Mo.
Dear Sirs :—

Your letter of June 6th received, requesting us to sign your contract on cigarettes. We are handling cigarettes manufactured by yourselves and Ligget & Myers Tobacco Co., and when we stopped selling the American Tobacco Co.'s cigarettes, we decided then not to sign any more contracts on cigarettes.

It is not our intention to cut the price, or make our dealings with you unsatisfactory in any way, and, for these reasons, we do not think it necessary that we should sign any contracts. We will pay for the cigarettes, the same as we have been doing, and will sell them at the regular price.

Yours very truly, (117 words)

4.

A. Benedict & Co.,
New York, N. Y.
Dear Sirs :—

Your letter of June 2d received, and we note what you state in regard to the rates of discount in your city. We are not in any great need of having our two notes of five thousand dollars each discounted, unless we can get an extraordinarily low rate. This is the reason we sent the notes and instructed you to insert the dates, if you had an opportunity of disposing of them at our limit.

You may hold the notes for awhile, and if you have an opportunity to dispose of them at 4½ per cent you may do so. If not, hold them subject to our order. Money matters are easy with us just now, and, for that reason, we are not compelled to use much money outside of our own business.

Yours respectfully, (149 words)

5.

B. D. Bennington,
Chelsea, I. T.
Dear Sir :—

We enclose you invoice as per your kind order.

We note what you state in regard to being short ½ doz. gallon peaches. We only invoiced you ½ doz., and we hold receipt from the railroad company for one case, just containing ½ doz. We suppose you think we have you charged with a dozen. If you are short this one case, let us know and we will have the railroad company trace it at once.

In regard to shipping other people's goods with yours, we will observe your instructions.

Very truly yours, (104 words)

6.

Messrs. F. J. Boyd & Co.,
Sandusky, Ohio.
Dear Sirs :—

In answer to yours of the 24th, we have studied over the situation and do not see how we can carry your account, as we have been doing in the past. The way financial matters are, we have had to ask all our customers to reduce their

accounts with us, and pay when their accounts become due. We do not like to do this, but it seems that necessity compels us to do so.

We hope money matters are turning out better with you than you expected, and that you will be able to make us another payment, as it will certainly be a great accommodation to us.

Yours respectfully, (121 words)

7.

Messrs. C. E. Udell & Co.,
St. Louis, Mo.
Dear Sirs :—

We regret to report that we received one picnic cheese from you, which was mouse-eaten in the same way as the other one. Young America was damaged, which we reported to you a short time ago. This cheese was damaged by the mice before it was put in the hoop, as it shows no sign of the mice cutting through the hoop, and where it is eaten by the mice, it is quite mouldly and has the appearance of having been done for some time. Shall we return the cheese to you, or dispose of it the best we can?

The Magaw cheese which we have just received from you seems quite soft, and we are afraid we are going to have some trouble with it.

Yours very truly, (144 words)

8.

F. E. Vermillion,
Salem, Ore.
Dear Sir :—

We received your letter of the 17th with expense book, return sheets, and check on the Jasper County Bank. Can you get the Jasper County Bank to give you New York or St. Louis exchange without charging you for same? Our banks here do not charge their customers exchange, and, if you are doing business with this bank, we believe you can get them to furnish you with exchange without any trouble.

The sample of Ark soap was sent to you in care of Windsor Hotel at Pierce City, Mo. We hope you will receive same safely and that you will have a nice trade on it. If you have not received it yet, let us know at once, and we will send you another sample.

Very truly yours, (136 words)

9.

Headley Grocery Co.,
Harrisburg, Pa.
Gentlemen :—

We have just taken out of cold storage the following, all of which are in good condition, and samples of same will be sent you, if desired. We quote you as follows :—

27 boxes Eagle Brand Condensed Mince Meat, per box.....$2.00
54 sacks Silver Prunes, per lb.... .07
14 boxes Hallowees, per lb..... .03⅜
All these f. o. b. cars here.

Respectfully, (77 words)

10.

Springfield Grocer Co.,
Springfield, Mo.
Gentlemen :—

We quote you to-day, subject to your immediate acceptance, with market changes, as follows :—

Fancy re-cleaned Currants, 48 and 60 one-pound packages to a case, at 4½ cts., f. o. b. Kansas City.

Fancy Packed Dates, one-pound packages, 60 to a case, at 3½ cts.

Dove Brand Corn Starch, 50 one-pound packages to a case, at 3½ cts.

50 per cent Pure Ground Pepper, at 4½ cts., in barrels.

Imported Ceylon Cocoanut, in quarters, halves and pounds, at 14, 15 and 16 cts. per lb., in 50-pound cases.

Hoping to secure your valued orders, we remain,

Yours truly, (117 words)

11.

Milligan Grocery Co.,
Springfield, Ill.
Gentlemen :—

We find that, although competitors have been quoting beans from California at all sorts of prices, they are unable to execute orders. We are now doing the business at the prices mentioned below. We have gotten orders for several cars to-day, and have secured the goods. If we get your order to-morrow, we think we can secure you a car.

Lima Beans, $3.10 per cwt., delivered.
Lady Washington, $1.28½ per bu.

Yours very truly, (89 words)

12.

Middleton Grocery Co.,
Springfield, Ohio.
Gentlemen :—

We enclose invoice for blocks shipped you to-day. Replying to yours of the 25th, will say that our blocks are put up for weight instead of measurement. The weight and measurement correspond about as follows :—

3 lbs., 1¾	inches.....	$ .80 per doz.
3 lbs., 2	"	1.10 "
4 lbs., 2½	"	1.35 "
4½ lbs., 2½	"	1.60 "
5 lbs., 2¾	"	1.85 "

The lowest regular prices we can make you on these goods to-day are those attached. The 4½ lb. is exceptionally fine block, and we should be pleased to have your order.

Yours truly, (123 words)

13.

W. A. Bald,
Louisville, Ky.
Dear Sir :—

We have just been made Western Selling Agents for the R. A. Kelly Co., of Xenia, O., manufacturers of Sisal, Manila Rope and Cordage, and have received a complete assortment of Sisal, Manila Rope and Lath Yarn.

The R. A. Kelly Co. has the reputation of making rope second to none in the United States. They do not make what is called "New Process" rope, but a decidedly superior article. We want your inquiries for car load orders on which we will make you very close figures. On spot cash, we are and mean to be "in it" all the time, and hope you will encourage the R. A. Kelly Co., and us, for this spot stock is certainly advantageous to you.

We enclose herewith our inside prices. We quote you 7-16 Sisal and larger at 5¼ cts. basis; smaller sizes regular scale. Manila, 7¼ cts. basis; smaller sizes, regular scale, f. o. b. Kansas City. Terms: 60 days, 2 per cent off, if paid in 10 days.

We ask you to help us on this account and will see that you do not regret it.

Yours very truly, (200 words)

14.

L. P. Jones,
Pittsburg, Pa.
Dear Sir :—

We beg to quote you prices on southern packed oysters, the most popular brand packed in Mississippi. Prices delivered f. o. b. St. Louis.

1's 5 oz. Oysters at	$ .67½
2's 10 oz. "	1.22½
1's 4 oz. "	.62½
2's 8 oz. "	1.10
1's Light Weight at	.40
2's " "	.60
1's Lunch Oysters, flat can	.77½

Terms: 60 days, or less 2 per cent for cash.

We can either give you prompt shipment or hold until you want the goods, up to Jan. 15th. We must make above prices subject to change of market. Should we be able to ship you direct from factory to better advantage, would do so.

Hope these prices will interest you, and that we may have the pleasure of an order from you.

Yours truly, (166 words)

15.

J. W. Wilson & Co.,
Poughkeepsie, N. Y.
Gentlemen :—

We have in stock the following lots of nuts at prices quoted below, which ought to look attractive:

50 bags "Medium" Brazils	6½
30 bags Tarragona Almonds	8¼
75 60-lb. bags Cal. Almonds	7½
50 bags Cal. Shell Walnuts	10
50 bags handsomely polished "Jumbo" Texas Pecans	6½
50 bags handsomely polished "Large" Texas Pecans	5¼
50 bags handsomely polished "Medium" Texas Pecans	4½
50 bags handsomely polished Central American Pecans, very large	7½

In addition to these, we have a fine lot of imported Smyrna Figs, varying in price from 7½ to 12½ cts. and a complete line of the celebrated "American Brand" Citron.

Yours truly, (138 words)

16.

Joseph French, Esq.,
Charleston, S. C.
Dear Sir :—

We desire to bring before you our different makes and brands of sausage, all of which are manufactured of the best materal, by improved processes, and are all that experience and a desire to make a superior article could produce.

We are especially desirous of your judging the merits of our sausage by a trial order, and quote you the following prices, f. o. b. Kansas City:

Fresh Pork sausage, loose	6
Fresh Pork sausage, link	6½
Smoked Pork sausage	7
Bologna—Large	4
Small	4
Ring	4
Garlic bologna	5
Vienna sausage	7½
Liver sausage	5
Tongue or Blood sausage	5
Head cheese	5
Leber Kase	10
Summer sausage	12½
Pressed Pigs' feet	7
Excelsior Farm sausage	11

These prices are very low and the sausage is all we claim it to be.

We enclose herewith a booklet in regard to Excelsior Farm sausage and ask that you kindly consider same. For a discriminating trade, for the lovers of pure, old-fashioned, all-pork sausage, Excelsior Farm sausage has no rival.

Thanking you in advance for any favor sent us, and assuring you that all orders will receive prompt and careful attention, we remain,

Yours truly, (226 words)

17.

H. P. Ditmar,
Knoxville, Tenn.
Dear Sir:—

We quote you below an article which may interest you at the very low price prevailing:

Beans — This article certainly looks cheap, and our merchants here regard this month the best time to lay in supplies, as, if we may judge from past experience, beans have, as a rule, advanced materially the latter part of December, or early in January. The very lowest price we have been able to get this week is $1.20 for choice H. P. Michigan, delivered East St. Louis. Should you be in need of any, and we are able to buy these goods for direct shipment to better advantage, you will get the benefit. This price applies to car lots, of course, and we can furnish them either in bags or barrels. Should we be able to shade the price, in case you order, will do so. Terms: Draft attached to bill-lading to be held by bank for examination of goods.

Yours truly, (176 words)

18.

Messrs. J. R. Larabee & Co.,
New York, N. Y.

Dear Sirs :—

We were just shown your letter of June 2d, addressed to Messrs. Stewart & Co., your representative brokers in Springfield, Mo.

We are certainly very much surprised at the position you have taken in regard to this purchase of coffee, as the two numbers which we have rejected are nothing at all like samples by which we purchased, and which we yet hold for comparison. Business men of your reputation certainly would not take this position, if you could see the samples by which we purchased, and the coffee which we received from you. We are confident there is some mistake in your sending the samples to your brokers here in Springfield, or they are confused, neither of which we would be responsible for.

It is useless for you to talk of compelling us to take this coffee under these circumstances, in fact, we do not want the two coffees at all, as they are not good enough in grade ; besides, we have other coffees in stock just the same grade as this, and it will give us more of such grade of coffee than we can carry. For these reasons we would like for you to make some disposition of the coffee right away, as we are in need of the storage room.

We are willing to keep the L. E. No. 4, and will remit for same at once, according to terms of purchase.

Yours very truly, (250 words)

19.

M. W. Schapp,
New York, N. Y.

Dear Sir :—

Please ship us :

10, 15 lb. cases ¼ lb. packages shredded Cocoanut.

5, 30 lb. cases ¼ and ¾ lb. packages shredded Cocoanut.

We have in stock about two pails of cocoanut that were bought from you several years ago, which has spoiled. We asked you once before to give us credit for it and you declined on account of our not buying goods from you. It seems to us now that we have been buying enough to justify you to protect us against this loss.

Yours very truly, (102 words)

20.

Dear Sir :—

We are in receipt of your kind favor of the 11th inst., and are forwarding goods as ordered to-day. Hope same will open to your entire satisfaction.

We quote you prices as follows :

Diamond axle grease, 4 doz. in case,	$1.50
1 lb. corned beef, per doz.	1.00
2 lb. corned beef, per doz.	1.90
Spot Cash baking powder	.65
⅓ pint tumbler jelly	.85
5 lb. wood or tin bucket jelly	3.00
Standard lemon extract, per doz.	.50
Standard vanilla, per doz.	.60
Knoxall lemon, per doz.	.75
Knoxall vanilla, per doz.	.90
2 hoop water pails	1.30
No. 2 wash tubs	5.50
No. 3 wash tubs	4.75

You will find Hosmer's axle grease superior to anything else on the market, and we are sure you will have a good trade on same. Shall be pleased to have your order for any of the above goods.

Yours very truly, (180 words)

21.

Dear Sir :—

Received your orders from 77 to 82, all of which will have our prompt attention. We notice that you are selling Battle Ax tobacco right along at 19 cts. This will not do, as it costs us 19 cts., and we must get at least 21 cts. or we do not care to sell it at all.

Do not accept any more orders on salt without first getting prices from us, unless parties giving you the orders are willing to give them to you on the condition that they are to be filled provided we can get them accepted by the salt companies at their limit prices. We look for the salt companies to get together now and make a higher price. We received a letter to-day from the Kansas Salt Co. requesting us not to make any more prices on salt without first securing quotations from them. We think all of our customers will save money by buying their salt now, as we feel satisfied it has touched bottom.

Yours very truly, (197 words)

22.

Traveling Salesman.

Dear Sir :—

In the late mail to-day we received your orders from 68 to 78. Order from Adam Herd is not numbered.

We received a postal card from Mr. Seidel requesting us to cancel order for millet seed. He requests us to ship sugar, and add to the order a box of Ivory soap and a box of crackers.

We are entirely out of millet seed, berry boxes and crates, and California evaporated peaches, and we do not expect to have any more in stock this season. We are also out of Pacific Union ½-lb. salmon, but have bought and have in transit Saw Log brand, which we consider equally as good, and we sell at the same price.

Yours very truly, (127 words)

P. S.—We have just received the following telegram from the Association : "Effective 10 : 30 A. M., decline all sugars one-eighth cent."

23.

Dear Sir :—

We are in receipt of your favor of the 23d inst., and quote you prices on sugar f. o. b. Springfield, as you do not state what station you ship to :

Granulated Sugar	$5.76
Ideal Extra C. No. 5	5.20
Bullion No. 7	5.07
California B. No. 9	4.88

We have the Granulated, Bullion and California B., in bags and barrels, and the Ideal Extra C. in barrels only.

These prices are subject to cash discount of 1 per cent, cash to accompany order, and are also subject to fluctuations of the market. Shall be glad to have your order for anything in our line and will make you low prices.

Hoping to be favored with an order from you, we are,

Yours very truly, (139 words)

VOCABULARY OF THE

MANUFACTURING BUSINESS.

1 G. D. Brown & Co.
Detroit, Mich.
Have you

Passenger
Elevator
Estimates

Grateful
If you will advise us
As to your

Wants
Submit
Etc.

2 Hinton Bros.
Red Oak, Ia.
When I was
At your place
A few days ago
Who make

Rivets
I have
Enough

I think
One of them
Bridgeport
Certain
As to the exact
Address

3 P. J. Williams & Son
Iowa City, Ia.
Don't you
Small
Hangings
You will be able to

Get the goods
Shall not be able to
Complete

As I have
To the present
Don't take much

Capital
And I think you will find
To your advantage

To do so
Express
Charges

4 J. H. Hamil
Brazil, Ind.
We do not have

Bevel
German
French plate

We will make
And send same
As soon as possible

Unless
Contrary
Sizes

Cards
To keep
On hand

At all times
We can make to order
In French plates

5 F. M. Clark & Co.
Monroe
Several

Inquiries
Architects
In regard

To the different
Constantly
By the dealers

We take the
Liberty
Advantage

Openings
We would
Also consider it

To quote you
On goods
At any time

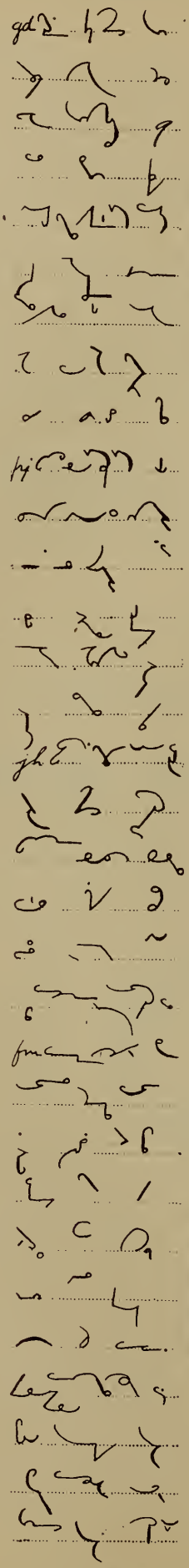
May be
Assistance
Calculating

6 Johnson & Johnsor
Columbus, Miss.
Plated

Telephoned
Factory
For them

And they will be
We can send them
Noon

That you can
Have them
Monday night



TAY 1—PAGE 108

7 To our customers
Hereby
Withdraw

All quotations
Cutlery
Scale

To take
This day
Illustrating

Patterns
Distribution
In a very short time

We shall be glad
If you care for it
When you are

In the market
We believe
It will be of

To your advantage
To give us
Opportunity

We desire
Consider
Your trade

In the past
Effort
Retain

And wishing you
Prosperity
In the coming

8 W. W. Thomas
Natchez, Miss.
Harrington & Son

Philadelphia
Axles
Wheels

On talking
As simple as I supposed
At first

But I will
To make it clear
Replaced

All of which are
Thread
Flange

Where there are
Bemis
Dust

Rings
They will be the
Reset

Shrunk
Kindly follow
Haverhill

9 M. B. Markham
Helena
Montana

To do
Kinds
Stained glass

Leaded
Churches
Houses

Stores
In the best
Manner

Lowest rates
We are making
Specialty

Of our
And are in a position
To make it an object

For you
Confer
With us

We should be pleased
Submit
Designs

10 Rogers & Rucker
St. Joseph
Your remittance

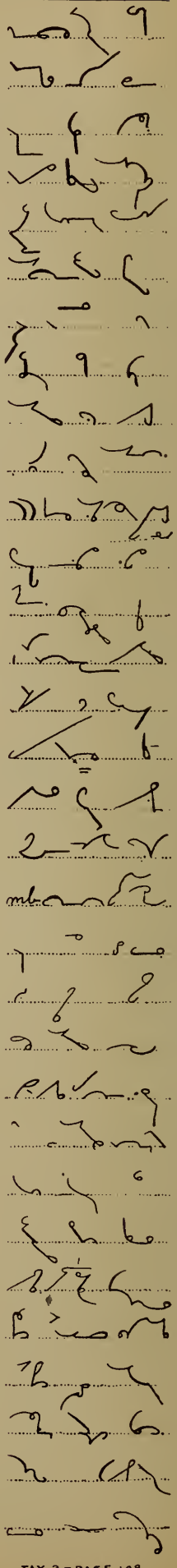
In settlement
Of the enclosed
As you will notice

On the statement
Accidently
Envelope

Misdirected
Been returned
This morning

Why
You have not
Your receipt before

Excuse
Mistake
Further favors



TAY 2—PAGE 108

11 G. H. Davis
Dover, N. H.
With this

Cold water
That you give it
A trial

At your
Earliest convenience
It will suit you

Use no other
After you have
Tried this

Circular
Consider
Advantages

We have mentioned
And those that
Occur

Barrel
Or a
Box

We are sure
You will then order
Either

12 A. G. Davidson
Springer
New Mexico

Description
Copper
Boiler

Introducing
Guaranteed
Collapse

Leakage
Inferior
None

On the market
Representative
Will be there

With a sample
Construction
Explain the construction

Which is made
Heavy
Pressure

Information
Pleasure
Give the matter

That you may be
Favorably
Impressed

13 Glass Bros.
Utica, N. Y.
We beg

To call your attention
Pumping
Machinery

Handled
And to
Inform you

Estimates
Plans
Specifications

Hydraulic
Elevators
Service

Office buildings
Apartment
Hotels

Boilers
Combined
Country

Services
Larger
Plants

Municipal
Village
Supply

Sewerage
Templates
Interchangeable

Duplicate
Are kept
Constantly

Competent
Skilled
Resident

Machinists
At any time
For the purpose

Necessary
Repairs
Alternation

Soliciting
Inquiries
Correspondent

14 Doling & Bell
Syracuse
Asbestos

Roofing
Manufacturers
Advices

As to the
Quality of the material
Of our

Of our representatives
Upon you
Quote you

Correspond
With you direct
Liquid

Paints
Confident
Entire satisfaction

15 Phyfer & Johnson
Washington, D. C.
Improved

Sewing machines
We will make you
Special

Attachments
Superior
Workmanship

Finely
Adjusted
First-class

In every respect
We shall be pleased
Prompt attention

16 J. M. Frost
Greenville
North Carolina

Kind enough
To call
Mr. Rogan

Of your place
Examine
Glass

In some
Windows
Strength

Furnish us
With the size
And number

Of the glass
That are
Single

It seems
There is some
Mistake

Double
We wish
To correct

Let us know
How much
Cost us

To have them
Replaced
Oblige

17 H. D. Simmons
Marshfield, Mo.
Yours

Contents noted
Enclosed you will find
Wholesale

I send you
Another
Enclosure

Prepared
Promptly
Demand

And will give you
That will
Your trade

18 L. D. Clarkson
Butler, Pa.
With the buggy

Described
In your letter
Of good material

Harness
If you wish
Heavy

Rough
I refer you
Lighter

I think the
Dexter Spring
Coil

Heavier
Staggared
Spokes

LETTERS SELECTED FROM THE

MANUFACTURING BUSINESS.

1.

G. D. Brown & Co.,
Detroit, Mich.
Gentlemen :—

Have you anything in the passenger and freight elevator line that you desire estimates on? If so, we shall be grateful if you will advise us as to your wants, and will be pleased to submit you prices, etc.

Yours truly, (49 words)

2.

Hinton Bros.,
Red Oak, Ia.
Gentlemen :—

When I was at your place, a few days ago, you gave me the names of two parties who make brass rivets. I have forgotten them. Will you be kind enough to give them to me again? I think one of them was Mr. Jones of Bridgeport, but am not certain as to the exact name or address.

Respectfully yours, (66 words)

3.

R. P. Williams & Son,
Iowa City, Ia.
Gentlemen :—

Why do you not make us a small stock order on barn and house hangings? You will not be able to get these goods as promptly later on. The factory is behind on orders, and we shall not be able to keep our stock as complete as we have up to the present. It does not take much capital to carry a small stock, and I think you will find it to your advantage to do so, saving express charges, etc.

Yours truly, (92 words)

4.

J H. Hamil,
Brazil, Ind.
Dear Sir :—

In reply to your order of the 6th, we do not have 18 by 20 inch bevel German plate, but can make it with 1¼ inch bevel French plate, price $2.15. We will make and send same as soon as possible, unless we hear from you to the contrary.

Enclosed find prices of French and German plate. Sizes on card we mean to keep on hand at all times; odd sizes we can make to order in French plate.

Awaiting your reply, we remain,

Very truly yours, (99 words)

5.

T. M. Clark & Co.,
Monroe, La.
Gentlemen :—

Having had several inquiries from architects in regard to the different sizes of windows, doors, etc., that are constantly kept in stock by the dealers of Boston, we take the liberty of sending you a catalogue which may be of some advantage to you in laying out the sizes of openings, etc.

We would also consider it a favor to be allowed to quote you prices on goods in our line, that, at any time, may be of assistance to you in calculating the cost of houses, etc.

Awaiting such inquiries, we remain,

Yours truly, (100 words)

6.

Johnson & Johnson,
Columbus, Miss.
Gentlemen:—

Your order for plated ware received. As we did not have it all in stock, and could not fill the order with one make of goods, we telephoned the factory for them, and they will be shipped this afternoon, so that we will receive them early Monday morning. We will send them to you on the noon express Monday, so that you can have them to use Monday night.

Yours truly, (79 words)

7.

To our customers :—

We hereby withdraw all quotations on cutlery, and desire to inform you that we have arranged a new scale of prices, to take effect this day. Our new catalogue, illustrating all our new patterns, will be ready for distribution in a very short time, and we shall be glad to furnish you with a copy, if you care for it. When you are in the market for cut-

lery, we believe it will be to your advantage to give us an opportunity to quote prices. We desire your trade, as in the past, and shall spare no effort to retain it.

Thanking you for past favors, and wishing you much prosperity the coming year, we are,

Yours truly, (122 words)

8.

W. W. Thomas,
Natchez, Miss.
Dear Sir :—

I have shipped to-day, to Harrington & Sons, Philadelphia, ten axles with wheels. I find on talking with Mr. Brown, that the order is not quite so simple as I supposed at first, but I will try to make it clear. The old wheels are to be replaced with new ones, all of which are to be 2¼ inch thread, and ⅝ inch flange. Where there are now Bemis dust rings, they will be the same on the re-set wheels, and the other dust rings are to be shrunk on the axles.

Will you kindly follow the order up, so that the wheels may come back to Haverhill as soon as possible, and greatly oblige,

Yours truly, (128 words)

9.

M. B. Markham,
Helena, Mont.
Dear Sir :—

We are preparing to do all kinds of Stained Glass Leaded work for churches, houses, and stores, in the best manner and at the lowest rates. We are making a specialty of this business, and are in a position to make it an object for you to confer with us. We should be pleased to submit designs and prices for any work you may want, either at at present or in the future.

Please let us hear from you, and oblige,

Yours truly, (89 words)

10.

Rogers & Rucker,
St. Joseph, Mo.
Gentlemen :—

Your remittance in settlement of the enclosed statement was received by us December 18th, as you will notice by the stamp on the statement, but, accidentally, the envelope was misdirected, and has just been returned to us this morning, which will explain why you have not received your receipt before.

Asking you to please excuse this mistake, and awaiting the pleasure of your further favors, we remain,

Yours truly, (76 words)

11.

G. H. Davis,
Dover, N. H.
Dear Sir :—

With this mail we send you a sample of our Cold Water Paste, asking that you give it a trial at your earliest convenience. We know it will suit you and that you will use no other, after you have tried this. Read the circular carefully and note the prices. Consider the advantages we have mentioned, and those that may occur to you. We are sure you will then order either a barrel or a box.

Yours respectfully, (86 words)

12.

A. G. Davidson,
Springer, N. M.
Dear Sir :—

Enclosed you will find a descriptive circular of our new copper range boiler, which we are introducing. It is a strong boiler, guaranteed against collapse and leakage, and inferior to none on the market. Our representative will be there soon with a sample and will call on you and fully explain the construction of this boiler, which is made for both heavy and tank pressure. Should you feel interested, any further information you may desire will be given with pleasure.

Hoping you will give the matter your careful attention, and that you may be favorably impressed, we are,

Yours truly, (112 words)

13.

Glass Bros.,
Utica, N. Y.
Dear Sirs :—

We beg to call your attention to our circular of Steam Pumping Machinery, handed you herewith, and to inform you that we are prepared to furnish estimates, plans, and specifications, for steam pumping machinery for hydraulic elevators, feeding steam boilers, house-tank service for office buildings, apartment houses and hotels, also pumps and boilers combined, for country houses. Our pumps are recommended as absolutely noiseless for any of these services. We are also prepared to furnish estimates for larger plants complete, for municipal or village supply, sewerage, etc. All our work is thoroughly tested, and, being made of templates, all parts are interchangeable. Full lines of duplicate parts are kept constantly in stock at this office where the service of competent, skilled, resident machinists can be obtained at any time, for the purpose of making necessary repairs or alterations.

Soliciting your inquiries and correspondence, we remain,

Yours respectfully, (154 words)

14.

Doling & Bell,
Syracuse, N. Y.
Dear Sirs :—

We are informed of your proposed building and beg to call your attention to

a sample of our Asbestos Roofing sent by same mail, together with descriptive price list of all our manufactures. On receipt of advice as to the quantity of the material you will probably require, we will endeavor to have one of our representatives call upon you and quote special prices, or we will correspond with you direct.

We also desire to call your attention to the Liquid Paints, Steam Pipe and Boiler Coverings, etc., and, if you are in need of anything in these lines, we are confident we can furnish you goods which will give entire satisfaction.

Yours very truly, (122 words)

15.

Phyfer & Johnson,
Washington, D. C.
Gentlemen :—

Enclosed we send you our latest circular and price list of our improved sewing machines.

We will make you a special discount from this price list of $4.50 per machine, cash with order. Machines delivered on cars here complete with attachments. Our machines are of superior workmanship, finely adjusted, first-class in every respect. We warrant every machine for five years.

We shall be pleased to have your trade, and will give your orders our prompt attention.

Yours truly, (86 words)

16.

J. M. Frost,
Greenville, N. C.
Dear Sir :—

Will you be kind enough to call and see Mr. Rogan, of your place, and examine the glass in some windows bought of us, and furnish us with the size and number of the glass that are single strength? It seems there is some mistake; his order calls for double strength and we wish to correct any error that has been made.

Please let us know how much it will cost us to have them replaced, and oblige,

Yours truly, (87 words)

17.

H. D. Simmons,
Marshfield, Mo.
Dear Sir :—

Yours at hand and contents noted. Enclosed you will find my wholesale price list and discount sheet, which I trust will prove satisfactory. I send you my illustrated catalogue in another enclosure. I am prepared to ship promptly and will give you work that will meet every demand of your trade.

Let me hear from you, and oblige,

Respectfully yours, (67 words)

18.

L. D. Clarkson,
Butler, Pa.
Dear Sir :—

Replying to your favor of the 11th, we will furnish you the buggy, as described in your letter, made of good material, in A grade, with set of harness, for $175.00, f. o. b. St. Louis. We do not deliver any of our work; all quotations are made f. o. b. cars St. Louis.

If you wish a very heavy job that will stand a very rough country, we refer you to the No. 20, or No. 5, in catalogue. If you wish a lighter job, we think the Dexter Spring or the Coil Spring would suit you. We could put a heavier wheel on either of these two last named jobs, if desired. The Shell Band wheels are made with staggered spokes and are said to be very good wheels. We do not claim that they are better than good Sarven Patent wheels.

Hoping to be favored with your order, we are,

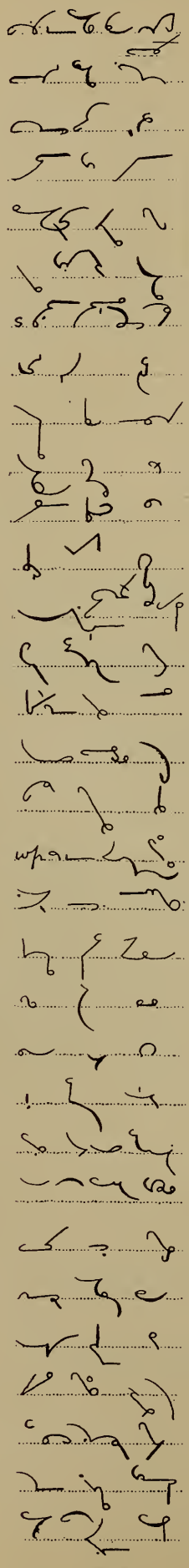
Very respectfully, (166 words)

VOCABULARY OF THE

MERCHANDISE BROKERAGE BUSINESS,

AND THE

MILL MACHINERY BUSINESS.



1 Wamsley & Co.
New Orleans, La.
Middleton, Grocer Co.
Granulated
We send this
Confirm
Milligan
Headley
We sold
Sugar
Thought you
Regular
Central National Bank
Jobbers
Perfectly
Hopes
That you will be able to
Have this
2 S. Slager
La Crosse, Wis.
Message
Ventilated
Shall I
We don't think
Potatoes
It is not
Customary
For this season
Otherwise
Afford
Risk
Destination
Somewhat
Disappointed
Already
You would advise us
3 Anchor Peanut Co.
Hamil & Hall
We are satisfied
They will be
With the way you have
Appreciate
Devore Fruit Co.
Possession
Give us
Fixed
Correspondents
Whether or not
We will accept
Proposition
Decision
4 W. P. Stewart & Co.
Cheyenne, Wyo.
Billings
Neosho
Canning
Give you prices
Tomatoes
Wichita
Hutchinson
Parties
Of the other
As good as
As you know
Handled
You were
Owing
Wet weather
Unable to
Apples
For the next
We have nothing
Any importance
When you have
That you would send us
5 California
Canned
President
You can accept
In this way
Sooner
Undoubtedly
Duplicate
Except
Cherries
Pears
To place the order
With some one
Armsbee
Privilege
Irregular
Competitors
That you can do
6 When your
Mr. Schapker
In our city

TAY 1—PAGE 114

Jumbos
Anchors
Accordingly
Wrote you
Rush
Quickly
7 Telegram
Which you say
That you had
Oranges
Via
Santa Fe
Seedlings
Choice
Bloods
Utmost
Efforts
As quickly as possible
If that is so
Prevent us
We would be able to
Were there
Is considerable
Season of the year
8 Mexican
Coffees
Cheaper
Freights
Threes
Fours
Glossy
Polish
Medium
Dark
Colors
Heretofore
9 Messrs. B. Dresley & Co.
St. Paul
Minnesota
We believe
In a few days
Ourselves
In the most
Desirable
It is much
Tracer
Sacked
When the car
10 Crystal
Rogers
Refinery
Between
Asst. Gen'l. Frt. Agt.
Frisco R. R.
Guarantee
Cold
Dupress
Forehead
Afloat
Dreadful
Forfeit
Accrue
Dainty
Route
Texas Pacific
Paris
Protect
When the rate
Is the same as
Surely
Figuring
Out same
As to the price
Place the
Eastern
As their price
Point
Hauled
11 We quote you
Undersold
Blackberries
Raspberries
Strawberries
Gallon
Pie peaches
Crawford
Apricots
Wax
Edgar
Triumph
13 On the following
Stick candy
Mixed candy
Jelly
Cinnamon
Imperial

TAY 2—PAGE 114

Keep you
Advised
Sugars

13 Subject
Previous sale
Cases
Corned beef
Standard
Quality
Oil sardines
Mustards
Monkey

Oysters
Bleached
Sacks

Fancy
Moorepark
Mountain

McMurry
Hand-picked
Jupiter

14 Crown
Raisins
Dried grapes

Nectarines
Yellow
Evaporated

Columbia
Salmon
Peeled pie peaches

Label
Manila
Wisconsin

Navy beans
Pea beans
Confirmation

15 Eagle
Beauty
Hand-made

Pails
Gumdrops
Chocolate

Burnt
Almonds
Creams

Rock candy
Penny
Per box

Which you may
Favor us
Immediate attention

16 We submit
Your favorable
Consideration

Watchward
Personal attention
Woodcock

Hams
Shoulders
Boneless

Banquet
Bacon
Flour

Delicious
Bologna
Casings

Ham sausage
Wiener Wurst
Sausage

17 Pumpkin
Sweet
Overland

Sifted
Which are
Scarce

Scotch
Canary
Buyers

18 Prompt
Re-cleaned
Exceedingly

Loose
Muscatels
Dried

Syrup
Elegant
Cruiser

Scandinavian
Fisherman
Strictly

First-class
New York State
River

Spot
Stock
We offer

TAY 1-PAGE 115

MILL MACHINERY.

1 H. P. Roberts
Montgomery
Alabama

All right
Engine
Elevator

Closer
You would have
To move

All the machinery
Shove it
Rolls

Drive
Compromise
Distance

Setting the rolls
Perpendicular
Shaft

You had better
Belts
Not more than

It is not necessary
We don't think
Towards

Plans
Hardly
As much as possible

2 C. W. Lee, Esq.
Ludlow
Maine

Miller's hand brushes
Says
If you do not

Notify
That they are
Mistaken

3 Barnard & Co.
Moline, Ill.
In your bill

Fisher & Hart
Write us
Articles

This matter
Immediate attention
As quickly as possible

Morse & Co.
Boilers
Engines

Misunderstanding
By return mail
Pipe fittings

Place them
It might be
Idea

As the discounts
Scattered
And would like

5 Felix Prater
Birmingham
Wooden

Hangers
Plansifter
Besides

Timbers
Cleaner
Nicely

6 Wm. Harris
Morgan, Tex.
Certainly

Think you can
Gin
At a distance

Deed of trust
We must request you
Perishable

Straighten
Foreclosure
Interruptions

Practically
Swapping
Complied

7 Ed. McGowan
Visited
Contemplated

Salesman
Machinery
Testimonial

Machine
Wonderful
Reels

TAY 2-PAGE 115

LETTERS SELECTED FROM THE

MERCHANDISE BROKERAGE BUSINESS.

1.

Wamsley & Co.,
New Orleans, La.
Gentlemen :—

We sent you the following wire to-day: "Ship Middleton Grocer Co. 50 barrels fine Granulated, 170 bags fine Granulated, 5 cts.," which we now confirm. We sent this order in regular, and thought you would be willing to confirm same on the usual terms sold Milligan, Headley, and the Springfield Grocer Co. We sold a car of sugar for you to this concern, which they discounted, but they want this car billed on the regular terms, and they will discount, if they see fit, or they will take the terms regular.

We stated in a former letter to you that if Middleton Grocer Co. should order three to five cars of sugar, it will be as safe as selling to other jobbers here. They are perfectly good and always pay their bills. We hope you will be able to have this order confirmed as sent in. We refer you to the Central National Bank.

Trusting to hear from you promptly, we are,

Yours truly, (171 words)

2.

S. Slager,
La Crosse, Wis.
Dear Sir :—

We are to-day in receipt of your message saying: "Loading in box car; can't get ventilated car; shall we ship?" And have answered you as follows: "Don't ship; will not carry in box car" which we now confirm. It is not customary to ship potatoes in a box car, and for this reason we have wired you as we have.

If you can get a ventilated car, we will use the potatoes, otherwise, we cannot afford to take them and run the risk of their reaching their destination in good condition. We are somewhat disappointed in not getting this car, as we had it already sold. If it is possible for you to ship in a ventilated car, we wish you would advise us at once.

Yours truly, (134 words)

3.

Anchor Peanut Co.,
Fayetteville, W. Va.
Gentlemen :—

We are in receipt of yours of the 11th inst., and notice that you are shipping Hamil & Hall the remainder of their order. We are satisfied that they will be well pleased with the way you have treated them, and will appreciate it. They say they will give us all of their peanut trade, and we feel confident that they will do just as they say. We notice to-day that the Devore Fruit Co. have sold out their interest here, and that a new firm now has possession. We understand they are good. They have promised us all their trade on peanuts hereafter.

As to the insurance on the peanuts, we will have our policies written as you suggest, and have it understood that the stock is ours. We have never been compelled to carry insurance for any of our correspondents. However, we will take this matter up later with you, and decide whether or not we shall accept the proposition, and let you know our decision.

Yours truly, (188 words)

4.

W. P. Stewart & Co.,
Cheyenne, Wyo.
Gentlemen :—

Your letter of the 10th inst. received, and we note what you say about writing to the Billings & Neosho Canning Co. to give you prices and samples. If the Neosho Canning Co. has not done this, we can sell your trade Missouri tomatoes at 70 cts. per dozen f. o. b. Neosho, net cash. Send the orders through us, and we will get them confirmed for you. We

have sold the Wichita and Hutchinson, Kan. parties in this way, through a Wichita broker, from five to seven and one-half cents below the price of any other brokers, and the tomato is fully as good. As you know, Milligan handled this brand of goods, while you were with him.

If you can work your trade on any future orders on these tomatoes, and turn the orders through us, you will receive the full amount of brokerage the same as though you sold direct.

Owing to the wet weather, we are unable to ship any apples, and probably will not do much in the apple business for the next two weeks, as the early apples are getting too ripe to ship.

We have nothing of any importance to write you, but wish, when you have a little time, that you would send us a statement of your business for the past two months, as, up to the present time, we have had no statement from you.

Yours truly, (246 words)

5.

The California Canning Co.,
Chicago, Ill.
Gentlemen :—

We enclose you contract for one car of canned goods signed by Mr. Headley, president, for shipment in October, or sooner if wanted, and we trust you can accept it in this way, as it is the only way they will give the order. August shipment is sooner than they usually have such goods shipped to them. We think they will, undoubtedly, order it to be shipped about the last of September.

If you will duplicate the order for shipment November 1st, 1896, all except the cherries, we believe we can get them to accept it at your price on the pears. They are going to place their order for future shipment with some one, and we would like to sell it. They can get it accepted for shipment in October through Armsbee. The chances are that they will want it before that time, but they want the privilege of having the shipment made in October, if they do not need the goods before that time. We have worked very hard to keep them from placing their order with Armsbee or Cutting. Both have made them irregular offers, to get their order, and we would like for you to accept, if it is possible for you to do so, as we have assured Mr. Headley that you would give him as good a deal as any of our competitors.

Trusting that you can do this, and awaiting your reply, we are,

Yours truly, (252 words)

6.

The Anchor Peanut Co.,
St. Louis, Mo.
Gentlemen :—

When your Mr. Schapker was in our city he took an order from the Missouri Fruit Co. for fifteen bags Jumbos, and fifteen bags Anchors, to be delivered out of the car, to be shipped to us this month, and agreed that, if they should wish to change their order to all Jumbos or Anchors, they could do so before the car was shipped. They have to-day requested us to change their order to thirty bags of Jumbos, and no Anchors. We ask that you change the order accordingly.

We wrote you yesterday that some of the parties were wanting their peanuts, and we trust you will rush the car out as quickly as possible.

Yours truly, (126 words)

7.

Gentlemen :—

We are in receipt of your telegram of the 6th, in which you say that you had shipped us on the 5th, via Santa Fe, a car of oranges, composed of Bloods, to be sold for your account. We will use our utmost efforts to dispose of it as quickly as possible, and to your advantage. We heard yesterday that Earl Bros. Fruit Co., of San Francisco, were consigning a car of oranges here to their brokers, to sell for their account. If it is true, it will prevent our closing out the car as quickly as we would be able to do, were there no other stock here. The jobbers, however, have no stock on hand, and we note there is considerable demand for oranges, which, at this season of the year, is bound to increase.

We will write you if anything of importance comes up, and will also let you know how we are getting along with the sale of the car.

Yours truly, (166 words)

8.

Gentlemen :—

On account of New Orleans having large stocks of Mexican coffees, our jobbers have been buying their coffees there, but, as the season advances and stocks have run down, we think we shall be able to do some business for you. Our jobbers do this every year, because the prices are cheaper and freight less, and they like Mexican coffee. It is a seller in this market. We have not been able to sell New York coffee in competition with New Orleans. One of our jobbers will be on the market about the 15th of the month, and will want all good coffee. Our market does not use any low grades. In sending samples, send us

a line that will grade threes, fours, fives, and sixes, with nice, glossy polish, medium dark colors. We will try to make a sale for you, and we think our jobbers will consider New York coffees from this on, but heretofore we could not get them to make us any offer. They claimed that they preferred the Mexican coffee, and we could not interest them.

Trusting to hear from you, we are,

Yours truly, (194 words)

9.

Messrs. B. Dresler & Co.,
St. Paul, Minn.

Gentlemen :—

We are to-day shipping you a car of early potatoes, which we believe are excellent stock. We want you to sell them for our account, and trust you will get the best price possible. We will probably send you some apples in a few days, if it only stops raining long enough for us to get them together. They will be fine stock. We will pack them ourselves, and will only put in the most desirable for shipment. We have shipped some of them and the parties who got them are well pleased.

We have sent tracer after the car of potatoes, and trust they will reach you in good time and in good condition. They are all sacked. Please wire us the condition of the car when it arrives, and oblige,

Yours truly, (146 words)

10.

Wamsley & Co.,
New Orleans, La.

Gentlemen :—

We sent you last night, by wire, order from Milligan & Son, for thirty-five barrels and 200 bags of Granulated, and 50 bags Crystal C., to be shipped to Rogers, Ark., also 300 barrels and 200 bags Granulated, to be shipped to Springfield, Mo., at $4.95 for Granulated, and $4.38 for Crystal, shipment to be made a car one week apart, beginning with July 8th.

We have your message declining the shipment to Rogers, Ark., and giving the price at which the refinery will fill the order, $5.22 Granulated, on account of freight rates, and that they would ship Milligan four days apart only. We are unable to see why the refinery makes such a difference in the rates between Rogers and Springfield, and believe they have made a mistake, as the assistant general freight agent of the Frisco R. R. was here to-day and will guarantee the rate to Rogers, Ark., the same as the Springfield rate, and has wired their agent in your city to see the refinery, and guarantee the rate to them. We have therefore sent you the following message : "Ship Milligan, Rogers, Ark., cold, dupress, forehead, afloat, dreadful, forfeit, accrue ; ship to Springfield, dainty, dupress, forehead, afloat, shipments ; car four days apart, route Texas Pacific, care Frisco at Paris, Tex. Frisco will protect the Springfield rate," which we now confirm, and we trust that you will be able to get the refinery to confirm the order. We do not see why they should not do so, when the rate is the same as to our city. They surely made an error in figuring, as the price that your message showed was 27 cents higher than the Springfield price. If they will not accept, the order will be placed with the eastern refiners, as their price to that point is only 6 cts. higher than the Springfield price, and the sugar is hauled right through here, while yours would be on a direct line to Springfield, coming through Rogers, Ark. Milligan Grocer Co. would like very much for them to delay the shipment some, if they can do so, as they are in no need of it at present.

Trusting that you will be able to get this order confirmed, and awaiting your reply, we are,

Yours truly, (398 words)

11.

Dear Sir :—

We quote you on spot, subject to being unsold :

Standard 2 lb. Blackberries	$0.95
Standard 2 lb. Raspberries	.95
Standard 2 lb. Strawberries	1.00
Gallon Pie Peaches	3.50
Gallon Apples	3.00
3 lb. Peaches	1.12½
Second Crawford Peaches	1.75
" Apricots	1.80
Standard White Wax Beans	.82
" String Beans	.77½
" 2 lb. Corn, Edgar brand	1.00
" 2 lb. Corn, Triumph "	1.12½
" 3 lb. Tomatoes	1.25
F. O. B. Kansas City.	
" 3 lb. Tomatoes	1.25
F. O. B. Emporia.	

Yours truly, (105 words)

12.

Gentlemen :—

Owing to a continued rise in price of sugars, we have been compelled to advance on the following, to take effect April 10th :

All grades of Stick candy.	¼ ct. per lb.
" " " Mixed "	¼ " " "
Jelly Beans	½ " " "
Cinnamon Imperials	¼ " " "

We will keep you advised on further advances, which no doubt will take place in the near future, unless we have a decline in the price of sugars.

Yours respectfully, (92 words)

13.

Gentlemen :—

We quote subject to previous sale and advance in market the following:—

500 cases 2 lb. Corned Beef, standard quality	$1.30
300 cases ¼ Oil Sardines	3.90
75 cases ¾ Mustards	3.40
250 cases Monkey Brand, 1 lb. Oysters	.85
200 cases Monkey Brand, 2 lb. Oysters	1.62½
Choice bright ¼ apples, barrels	.05
Strictly choice California bleached Peaches	.13
50 sacks Prime Quality California Peaches	.11½
Fancy Moorepark Apricots	.17
McMurray's Mountain Corn	1.02½
Fancy brand picked Peanuts	.06¾
Extra large "Jupiter" brand Peanuts	.07

Yours truly, (110 words)

14.

Dear Sir :—

We quote you on spot subject to confirmation, as follows:

Three Crown L L Raisins, fair quality	$1.35
Dried Grapes	.04
Choice bleached Peaches	.12
White Nectarines	.11½
Yellow Nectarines	.11½
Quarter Apples	.04½
Evaporated Apples	.09½
Second Apricots	1.50
Columbia River Salmon	1.25
California peeled Pie Peaches, word "Pie" not on label, can readily be sold for Second California Peaches	1.40
Manila Rope, basis	.10
Sisal Rope	.08
Car choice hand-picked Wisconsin Navy Beans	2.02½

Delivered in your city subject to confirmation.

We will offer $1.98 delivered in your city for our choice, hand-picked, Michigan Pea Beans, subject to confirmation.

Yours truly, (125 words)

15.

Dear Sir :—

We quote you to-day subject to change without further notice:

Eagle brand stick, full weight	$0.06
Imperial stick	.07
Gem Mixed candy	.06
Standard Mixed	.07
Crystal cut Mixed	.06½
Beauty Mixed	.10
Hand-made, 5 lb. pails	.12
Machine-work, 5 lb. boxes	.07½
Gumdrops	.06
Chocolate Drops	.10½
Burnt Almonds	.15
Hand-made Creams	$0.12½
½ string Rock Candy	.08
Rock Candy string	.08½
Penny goods, per box	.45

Any order with which you may favor us will have our prompt and immediate attention.

Yours truly, (96 words)

16.

Gentlemen :—

We submit our prices for your favorable consideration. "Quality" is our watchword, and careful, prompt and personal attention to all orders our strong point. One trial is all we ask to prove our statement:

Sugar Cured Meats—Wood Cock Brand.

Hams, any average	$0.14
California Hams	.11
N. Y. Shoulders	.11
Boneless Hams	.12
Banquet Bacon, 12 lb. average	.12½
Bell Flower Hams	.13½

Try "Banquet Bacon," something new and delicious.

Bacon Meats.

Short Clear, about 45 average	$0.12½
Backs, 16 to 20 average	.10⅝
Shoulders	.09½

Magnolia Brand of Sausage.

Bologna, large or small casings	.07
Ham sausage	.16
Weiner Wurst	.10
Weiner Wurst, in lard or oil	.10
Pork sausage, in lard or oil	.10
Bologna, large or small, in oil	.10

Send for special price list on sausage.

Yours truly, (141 words)

17.

Gentlemen :—

We quote you to-day as follows:

Canned Goods.

White Wax Beans	$0.82
String Beans	.75
3 lb. Pumpkin	.75
Sweet Potatoes	.05
3 lb. Peaches, "Seconds"	1.55
Raspberries, "Overland"	.95
Blackberries, 2 lb	.80
Gallon Apples	3.00
Strawberries	1.00
Sifted Peas	1.25
2½ lb. Pie Peaches	1.40
Peaches, bleached	.12
Raisins, bags	.03¾

Sugar—Advance on Granulated has turned attention to low grades which are in good demand and very scarce. We offer Scotch sugars, Canary, at 3⅝ delivered in Kansas City or 3¼ f. o. b. New York. Can offer this sugar in 112 or 234 lb. bags, at option of buyers. If in the market for low grades, let us hear from you. Market is very strong and advancing.

Yours truly, (140 words)

18.

Gentlemen :—

We quote you for prompt shipment from spot stock and subject to previous sale the following :

"Jupiter" brand, extra large, fancy hand-picked and re-cleaned Peanuts..... $0.07

In the present state of the peanut market this is an exceptionally low price for the quality of the goods we offer.

Strictly choice, bright California bleached Peaches..... $0.12
Choice dried Grapes, sacks..... .04
3 Crown Loose Muscatel Raisins, boxes..... 1.25
Choice White Nectarines, sacks.... $0.13
Choice bright Apricots..... .16
Choice N. Y. state Evaporated Apples, boxes..... .09
Choice sun-dried, quartered Apples, bright stock, barrels..... .06
3 lb. Standard Apples..... .09
2½ lb. Cal. Apricots, Standard quality, fruit in light syrup..... 1.50

These are elegant goods for this price.

Cruiser brand pale Salmon..... 1.00
Scandinavian Fisherman brand, strictly first-class..... 1.25
Columbia River Salmon..... 1.47

Yours truly, (139 words)

LETTERS SELECTED FROM THE

MILL MACHINERY BUSINESS.

1.

H. P. Roberts, Esq.,
Montgomery, Ala.

Dear Sir :—

Yours of the 15th received and noted. Think it would be all right to let the engine set where it is, and push the elevator a little closer to the wall ; in fact, you would have to move all the machinery some, but should not move it very much, as the rolls will drive all right set probably one foot in front of the line shaft. You might compromise the distance all around, but, before setting the rolls that much out of perpendicular of the line shaft, you had better be careful to see that your belts will run. It is my opinion that they should not be set over that much, probably not more than six inches. We do not think it is necessary for those belts to run perpendicularly. Of course, the further out of perpendicular you set the rolls, the less you will have to move your mill toward the track, and this is what you want to do. If the rolls are set three or four inches closer to the elevators than the plans show, it will be all right. What you want to do is to keep them out from the wall as much as possible, in order to get back of them.

Very respectfully, (216 words)

2.

C. W. Lee, Esq.,
Ludlow, Me.

Dear Sir :—

The two No. 6 Millers' hand-brushes, the company says, are packed in the barrels that had the cups, belting, etc., in them. Please look this up and, if you do not find them, notify us and we will write the company that they are mistaken.

Have given these people credit for $10.00 on their sale as referred to in your letter.

Very respectfully, (72 words)

3.

Barnard & Co.,
Moline, Ill.

Gentlemen :—

In your bill of July 20th to Fisher & Hart, Dublin, Tex., you billed 100 5x4 steel cups and 200 elevator bolts. Fisher & Hart write us that they have not received these articles, and that they are badly in need of them.

Would you kindly give this matter immediate attention and ship them as quickly as possible?

Very respectfully, (70 words)

4.

Morse & Co.,
St. Louis, Mo.

Gentlemen :—

Yours of Aug. 17th received and noted. We note you say the prices on boilers and engines have advanced ten per cent. Please send us, by return mail, a new discount sheet covering boilers and engines, pumps, pipe fittings, etc., also send us a few blank discount sheets, so that we can place them in the hands of our men. It might be a good idea to send us a complete discount sheet of

everything, as the discounts we have from you are scattered over too many different sheets, and should like to have them all together.

Kindly give this matter your immediate attention, and oblige,

Very respectfully, (116 words)

5.

Felix Prater, Esq.,
Birmingham, Ala.

Dear Sir:—

Barnard & Co. have agreed to furnish us wooden hangers for our plansifter. We find them to be better than the iron ones, besides they take away all of the oil and grease around the machine, and make it much cleaner and nicer. Please give me the exact distance, from the under side of the lower sill of the plansifter, through to the lower side of the timbers, at the top of which the hangers are attached. I have to have this in order to get the exact length. As soon as these hangers come, I should like to have you put them on and clean up nicely, and it will do away with all oiling around the hangers and save considerable work, and it will be much cleaner.

Yours truly, (137 words)

6.

Wm. Harris, Esq.,
Morgan, Tex.

Dear Sir:—

Replying to yours of August 28th, in regard to insurance on your mill, we certainly think you can get a policy on it. If not, you should put your gin at a sufficient distance so you can. It will certainly be better for you as well as Barnard & Co., and, as we have a deed of trust on it which calls for insurance, we must request you to take it out at once and send to us, or give us additional security on something else that is not perishable. We can not carry the risk ourselves, and must request you to give this immediate attention. In case you fail to give it immediate attention, and refuse to straighten this matter up at once, we shall have but one course left, and that is to begin foreclosure proceedings on your paper, which we will do, unless we receive an immediate reply from you.

We sold you the machinery very close, and, in fact, we have had so many interruptions that we can assure you that we sold it practically at a loss. It is just like swapping dollars, possibly a little worse.

We also requested you to send us an abstract of the property, which you have not yet done. We do not like to take any action in this matter, but, in case of failure on your part to give it attention within a reasonable time, we shall have to take this course, in order to protect our interests.

Yours truly, (260 words)

7.

Gentlemen:—

We are informed by Mr. Ed McGowan, the miller who recently visited you, that you contemplate building a 40-barrel mill, and write to inquire if you are ready to place a contract for the machinery, provided we could make you prices, terms, etc. to suit.

On receipt of this please give us information on this subject, and, if you have not yet put up the building, the salesman that we will send to see you may be able to render you some assistance in planning the building to the best advantage for the machinery used.

Under separate cover we mail you one of our late catalogues and testimonial letters in regard to the plansifter. We are putting this wonderful machine in all of the mills that we are building, and a large number of mills using reels have thrown them out and adopted this machine.

We trust to hear from you at an early date, stating when you would like to meet our salesman, and we will have him see you at the appointed time.

Yours truly, (179 words)

VOCABULARY OF THE
OPTION BUSINESS.

1 Gaffney & Bennett
Portland, Ore.
10,000
Margins
Exhausted
80 1-2 cts.
Per bushel
Telegraphed
Inclined
Reached
Reaction
Anticipate
Improved
Great deal
Was thrown
Longs
Realizing
Shorts
Exports
Only
25,000 bu

2 T. Dilm
Pork
Lifeless
Neglected
Swift, Fowler & Co.
Combination
Pocketed
Losses
Hog
Receipts
Packing
Ample
We see nothing
Productions
Daisy
Speculative
Takes
Lead

3 H. C. Day
Salem, Ore.
Yesterday
We were
Score
Profits
Bears
Control
Values
Occasion
Indication
Reports
Damage
Crops
Continue
Worse than
Effect
When the turn
Lively
Scrambling
Ashore

4 B. L. Hunt
Lincoln, Neb
Trading
Option
Greatest
Outlook
All depends
Excellent
Illinois
Indiana
Ohio
Frequently

5 A. G. Warner
Washington, D. C.
Yours
Information
In regard
Speculation
Board of trade
Briefly
Futures
Legitimate
Unimproved
Real estate
With this difference
Must be paid
Completion
Seductive
Equivalent
Real estate deal

6 H. H. Tucker, Esq.
Rochester, N. Y.
Succeeded
Opening
Rapidly
It is probable

Fever
Expended
Itself
For the present
On the first
Why not close

7 Messrs. Case & Simmons
Jacksonville
Florida
We have executed
Slip
Exhibited
Wide
Fluctuations
Unusual
Strength
Foreign
Nearly
Rushed
Unanimity
Altogether
Evinces
Gladsome
Faces
Handsome
We close
On a sharp

8 Vim
Vanishing
Glory
On the breakers
Best thing
Join
Procession
Lookout
Oats
To-night
Cereal
Sustain

9 Evidently
Increasing
Portion
Country
Encouraged
Wholesale
Outside
Accounts
Frightened
Declining
Are expected
Eliminated
Whatever
Deposits
In the near future

10 Offer
Bursted
Previous
Sharp
Unexpectedly
Who are
Merely
Nominal
Sorry

11 Excitement
Predicted
Contrary
Situation
Inconceivably
Station
Action
Clearly
Indicates

12 Ear
Shelled
At your pleasure
All right
Emphatically
Extremely
Anxious
Crib
Half million bushels
Average
Localities
Readily
Estimate
Outcome
Seemingly
Unprofitable
As I look
Observation
Unhesitatingly
Unfit
Financial
Rattlesnake
Rather than
As a friend

LETTERS SELECTED FROM THE

OPTION BUSINESS.

1.

Gaffney & Bennett,
Chanute, Kans.
Gentlemen :—

Your 10,000 May wheat was closed to-day, margins being exhausted at 80½ cts. per bushel. We telegraphed for additional margins, but, getting no reply, we were compelled to let the purchase go out at the limit. We are inclined to believe that bottom will be reached here in the reaction to-day, and anticipate an improvement from these prices. A great deal of wheat was thrown over to-day by the longs realizing, and the shorts have probably been put out again. Exports from New York are light, the amount to-day being only 25,000 bushels.

Yours truly, (106 words)

2.

T. Dilm,
Kansas City, Mo.
Dear Sir :—

Pork is lifeless. All there is of a corner has been anticipated and the market is neglected.

The Swift, Fowler & Co. combination seems to have sold out and pocketed their losses. Hog receipts are heavy. Packing to date is ample. We see nothing to bull productions on, and advise leaving them alone. Wheat is the daisy speculative article and takes the lead.

Yours truly, (172 words)

3.

H. C. Day,
Topeka, Kans.
Dear Sir :—

We have your favor of yesterday, and regret that we are unable to score any profits for you. The bears have control of the market, and per ton values on every occasion. Longs are weary of their load, and indications still point to lower prices. Reports of damage to growing crops continue to come in worse than ever, but these reports have no effect on values. There is a large short interest in wheat in Chicago, and when the turn does come, there will be some lively scrambling to get ashore.

Yours truly, (100 words)

4.

D. L. Hunt,
Lincoln, Neb.
Dear Sir :—

Just now we would prefer trading in the July option of wheat. That option will show the greatest profit should the present outlook of crops continue. All depends on the growing crop. While the outlook in Kansas is excellent, that of Illinois, Indiana, Ohio, and Michigan, is very poor. July wheat in Chicago to-day is selling at about 80 cents per bushel.

We hope to hear from you frequently.

Yours truly, (79 words)

5.

A. G. Warner & Co.,
Washington, D. C.
Gentlemen :—

Yours asking information in regard to speculation on the board of trade is received. Briefly told, speculations in futures, in grain and products, is just as legitimate and simple as trading in unimproved real estate, with this difference : in real estate you can sell only after having bought, and in grain you can sell before having purchased. In real estate more money must be paid down on completion of contract than in grain ; hence, grain is the more seductive. The margins put up with a broker are equivalent to a stated payment in a real estate deal.

Yours truly, (106 words)

6.

H. H. Tucker, Esq.,
Rochester, N. Y.
Dear Sir :—

The bears have succeeded in raising wheat to-day. The opening was strong at 82 cts. for July, but broke rapidly from that figure to 80 cts.

It is probable that the bull fever has expended itself for the present and that values will work still lower, but we are inclined to the bull side. In case of any further break, why not close the short side of your deal, and on the first advance close the long side?

Yours truly, (90 words)

7.

Messrs. Case & Simmons,
Jacksonville, Fla.
Gentlemen :—

We have executed your order as per enclosed slip. The markets during the day have exhibited wide fluctuations and unusual strength. Foreign houses have been large buyers of the near-by options, and the bears broke frequently, early in the day, and rushed to cover their shorts with great unanimity. Altogether the wheat market evinces much strength, and the bulls have gone home with gladsome faces.

Your long wheat shows quite a handsome profit. Shall we close on a sharp advance to-morrow?

Yours truly, (90 words)

8.

Messrs Noyer & Co.,
Toledo, Ohio.
Gentlemen :—

Pork has lost its vim ; it is a dead deal. Suppose you let it alone, in its vanishing glory. Try the long side of wheat on the breakers just now. A bull market is on now, and about the best thing to do is to join the procession and keep a sharp lookout for the breakers. Oats broke to-day and look weak to-night. That cereal is low enough compared with corn, but there is not trade enough in it to sustain any further advance.

Yours truly, (93 words)

9.

Messrs. Nelson & Co.,
Savannah, Ga.
Gentlemen :—

The market closed very strong with top prices of the day at 81 cts. for May, a gain of ⅝ ct. with every indication of higher prices. The condition of the market can be briefly stated. Crop damage reports are evidently increasing and are received from every portion of the country, which, with the spring seeding now over two weeks late, has encouraged more wholesale buying for outside accounts. Frightened shorts are declining to cover their contracts and are lively. These are expected before the heavy short interest will have been eliminated. Corn is very strong with closing prices ⅝ ct. higher, but, as there are no indications whatever of increasing deposits in the near future, still higher prices seem probable.

Yours truly, (133 words)

10.

Gentlemen :—

Your telegram received to-day saying : "Your offer of 75 cts. for No. 2 wheat accepted. Five cars just received." In reply we wired you : "Market bursted in No. 2 wheat, cannot pay more than 70 cts."

The unusual demand for No. 2 wheat has been caused by parties running short on heavy wheat, and, being unable to load out sales made previous to the late sharp advance, they are bidding very strong for No. 2 wheat to raise the test weight and standard ; but the decline of the last day or so has unexpectedly turned quite a good deal of No. 2 wheat on the market, and has enabled buyers who are short to cover their sales, so that No. 2 has gone down to merely a nominal price, selling to-day for 67 cts. f. o. b.

You see that our offer was about 5 cts. too high. In our letter of yesterday, we stated that 75 cts., your track, would be a fair price, but yesterday and to-day are very different as noted above.

After this, when you find a Kansas City man wanting wheat badly, paying a big price, the best way is to let him have it at once.

Sorry we cannot make a trade with you.

Yours truly, (117 words)

11.

Gentlemen :—

There has been a great deal of excitement in the wheat market on our Board of Trade, but it is predicted that there will be no reaction for some time. This is contrary to the usual condition, as the situation is inconceivably strong in favor of an unusual bull market. The present action of the market clearly indicates that there is less disposition to short the market than for many months past.

Yours truly, (75 words)

12.

Dear Sir :–

Yours of the 8th received and noted. The matter of shipping the corn in the ear or shelled, at your pleasure, is all right. If you can get it off this week it will be well, if not, you may load it next week.

As to my opinion of buying and holding corn I would say, emphatically, I do not think wise. Had you asked me a year ago, I would have advised you to do so. I was extremely anxious to crib corn and hold it, at that time, which would have been on a basis of speculation. I had arrangements all made with a Chicago party, with sufficient money to crib one-half million bushels, but he was disappointed in getting his money which was loaned out to others, hence failed to complete arrangements with me. Later, another party offered me the money to crib any part of two million bushels, but corn was then

10 per cent higher than the average price in Chicago, one year with another.

We are very liable to judge the entire corn crop by the locality in which we live, and I readily see that you would feel very bullish upon prospects of better prices. It is very probable that corn will sell in Chicago as low as 20 cts a bushel, some time between now and when we can fairly estimate the outcome of the next crop. Our crop this year is estimated to be 600 million bushels short of last year, but we must bear in mind that there is a great deal of old corn left on hand, which, with the sixteen hundred million bushels that we will raise this year, will give us equal to an average crop of corn. Aside from the seemingly unprofitable investment, as I look at it, I would say to you leave all options alone. My observation, based upon some sad experience from 4 to 7 years ago, leads me to say, unhesitatingly, never touch an option. It will bias your judgment so that you will be unfit to judge of the future of the market. I can call to mind so many financial wrecks, from option dealing, that I would play with a rattle-snake, in the hope of receiving no injury, rather than try to make money by dealing in Chicago options. I will guarantee that you will have more money one year from to-day, by leaving Chicago or any other market with its options alone, than you will have by undertaking to make money on that kind of an investment.

I will simply repeat it as a friend, that the best advice I can give you, based upon past experience and observation, is to let it alone.

Yours truly, (453 words)

VOCABULARY OF

LAW CORRESPONDENCE.

1 A. S. Lacy, Esq.
Undersigned
Committee
Appointed
Association
Hereby
Cordially
Extend
Invitation
Body
At the next
Celebrated
Lecture
Ancient
Favorable
2 Mr. S. Simmons
Paola, Kans.
This day
Attorney
Wife
Divorce
Pending
Commence
Depositions
Witnesses
Parsons
10 A. M.
At your
Earliest convenience
In reference
3 S. M. Brown
Bloomfield, N. J.
As directed
By you
Foreclosed
Chattel mortgage
Into our
Possession
Household
Goods
Effects
Hours
Afterwards
He came
Proposition
80 days
Settled
If you are willing
4 Haydon Bros.
Sioux City, Ia.
Mr. Blanks
Handed
Your letter
Unexpected
Delays
Litigation
Raymond
Yourself
Et al.
Adams & Flora
Lawyers
On the other side
Fighting
Technical
Points
Trying
Stave
Trial
On the merits
Opportunity
In this case
Questions
Involved
Are rather difficult
Occurrences
Plaintiff
Of the defendants
Col. Rainey
Judge
Thauer
Court
Would have been
Tried
Long time
After a great deal
Succeeded
Submitting
Argument
Demurrer
Advisement
Confidently
Decision
Decided
In our favor
Slightest
Ultimate

TAY 1-PAGE 128

Success
Whatever
Should he decide
I would advise
Appeal
Supreme Court
5 J. H. Hume
Storm Lake
Iowa
800
Ultimo
Our notice
Against him
Surprise
He had
Accordingly
Conference
Our clients
That the account
Was sent
And that
It was returned
Unpaid
This draft
For the amount
Instructed us
To collect at once
Adopting
Summary
Measures
Apprise
Condition
Affairs
Adjustment
To harm you
We trust
You will favor us
With a remittance
Unless
Furnish us
Evidence
Mistake
6 N. M. Lyman
Evanston, Wyo.
We hand you
First National Bank
Abilene
With enclosed
Slip
As this is the
Third
Occurrence
Of this kind
Ask you
If you cannot
Aid
Securing
Ordinary
Current
Collections
As you may be aware
Feature
Of our business
Enables us
First-class
Claims
Agencies
In the effective
Services
Rendered
Prior
Grant
Materially
Helpful
Ourselves
Because
Often
Occurs
Is refused
Debtor
Aroused
Notices
By the time
Reaches
Subsequently
Comparatively
Easy
Approval
Experience
And we seldom
Have occasion
Complain
Treatment
Of the bank
In this case
Instance

TAY 2-PAGE 128

You will kindly
Into the matter
Establish

For us
Proper
Relations

With another
Equally
We shall be pleased

To hear
As you see
Several

Days
Valuable
Advantage

Gained
Any one
Vigor

7 H. E. Harris
Alleghany, Pa.
Thanks

Statu quo
Until
Probably

Topeka
Ground
Action

Ascertain
Whether the
Mortgagee

Disposition
Take possession
If he does

Judgment
And we will wire you
I think

You will find
I think you will find
Attachment

Be necessary
When you
Provide

That you have not
Advised
At all

Hazards
We deem
Treacherous

8 J. M. Jones
St. Joseph, Mo.
In reference

To the above
Defendants
Burned

At the time
Owing
Heavily

Saved
Insurance
Plaintiff

Have been able to
To pay
Everybody

And their
Is tied up
Please advise us

9 Alf Hopkins
Houston
Texas

Dun's
Notification
C. L. Brady

10 W. Randolph
Wilmington
Delaware

For which
We beg
To call your attention

Upon which
Our collections
Usual

Exchange
We deal
Exclusively

Correspondents
Well satisfied
Terms

Hereafter
Recently
Established

Offices
To have considerable
Time to time

Outside
Regarding
Transacted

11 R. E. Howard
Stockton, Cal.
We have your letter

Examination
Of the books
Of the plaintiff

We are sure
Covers
Compromise

Remains
Unpaid
Purporting

Kindly send
Lieu
And they will

Should same
Genuine
Early mail

12 D. J. Hunter
Bangor, Me.
Telegrams

Indemnifying
Character
Effort

Be necessary
You will not
Hesitate

Utmost
Expedient
Alternative

Vigorous
Value
Stock of goods

Before the bill of sale
Myself
Pleasure

Opportunity
Field
We may have

Mutually
Agreeably
Profitable

13 Eli Lewis
Toledo, O.
With enclosure

We have examined
Abstract
Title

Lots
Which you desire
James Gray

J. Edgar
Was married
Harriet Lane

Subsequently
Conveyed
Peter Smith

In the meantime
Death
Recording

Maria Allen
To the property
Explains

Basis
Unhesitatingly
Pronounce

Blackmail
Endeavored
Refuses

Release
Desirous
Without

14 F. W. Cosgrove
Cleveland, O.
Of this month

Obtained
Of this county
I am of the opinion

This time
Entirely
Uncollectible

Probably
Stranded
I, eye

Itself
To make this
Rely

15 F. Kelsey
Buffalo, N. Y.
Garnishment

Was filed
Of the clients
Verdict

I am rather
Inclined
To the opinion

Balance
Dropped
Who is the counsel

For the defendant
For the plaintiff
Confident

Is fully satisfied
That there is nothing
And that the claim

Valid
In a few days
Friends

Steelville
Insist
Begin

Taking
Testimony
With best

B. Windom
Rockport
Please give the

Bearer
Possibly
Contract

Signed
Between
Your company

Which case
Comes
In the morning

To have the
Written
As it is the

Evidence
Agreement
That you have

17 W. H. Acres
Des Moines, Ia.
Herein

Form
Bond
Replevin

Stationery
Basement
I think you will find

18 W. C. Adkins, Esq.
Hartford, Conn.
Proxy

Afternoon
Certificate
Incorporation

Please send me
Conveniently
Contributed

Garland
Description
Belonging

Developed
Contribution
Hopkins

Cobalt Co.
After I have
Charter

19 Edward Johnson
Atlanta, Ga.
You will take notice

Motions
Sale
Devise

Testament
Probate Court
Jackson County

Assets
Estate
Earliest

20 H. S. Tipton
Grand Rapids
Executive

Session
Subject
Debate

You were
Heretofore
Selected

Affirmative
It is advisable
Amend

Section
Revised
Statutes

Missouri Bar Association
To abolish
Abolish

Distinction
Counties
Population

And to make
Individual
Triable

Thereof
Prepared
On this question

21 A. B. Moore & Co.
Utica, N. Y.
Held

Pertle Springs
You were
As a delegate

Delegate
For the association
Cleveland

Organized
Proceedings
Addressing

M. D. Kelsey
Secretary
Washington, D. C.

22 J. P. Warden
Davenport, Ia.
Was received

Extension
Of the time
For the payment

Seligman
Inconvenience
I am obliged

Pasturage
Take
Continuance

23 E. A. Atwood
Seattle, Wash.
Versus (vs.)

Compromised
Dismissed
Clerk

24 F. E. Smith
Referring
James Allen

Western
Avenue
Corner

Somewhat
Perplexed
By the fact

At the time
Actual
Possession

You should have
Ascertained
Principle

You will have
Difficulty
You will have difficulty

25 J. W. Davidson
Louisiana, Mo.
Notify

Interplea
Bridget Maloney
O'Mara

26 R. H. Hornidy
Covington, Ky.
Southwest

Granted
Joseph Murphy
Heirs

J. L. Taylor
Treaty
Great Britain

Ignored
Litigation
Finally

Declared
Null and void
Traded

There are thousands
Deeds
At the same time

Embraced
Surveyed
Straight

Source
Issued
Patents

Designated
Tract
Ink

I am sure
You can not
Absolutely

Owned
Occupy
Bogus

27 R. D. Porter
Wentworth, Colo
Relation

Transfer Co.
Thereto
General manager

Director
Treasurer
Operating

Department
Wyandotte
Connection

Realizing
Responsibility
Of the same

And to have
Checks
Correspond

American
Transact
Our business

28 J. B. Carter
Harrisonville
In reference

Degarno
Firm
Consisting

Bradley
Summons
Was served

We have been
Unable to
Bring

To serve
Attachment-in-aid
As he

Southwestern
Succeeded
Locating

In an
Adjoining
Predicted

Alias
Defense
Sued

Knowledge
Dissolved
Partnership

Communicate
Anticipating
Merchant

Was a member
Assignment
Execution

Presence
Anyone
Whether or not

29 T. H. Cosgrove
Lowell, Mass.
Dropped

Starting
Trip
Submission

Behalf
Sickness
And a failure

Investment
Regret
Submit

My examination
Armourdale
Manufacturing

Suburbs
Across
Under the

Consolidation
Westport
Swift

Packing Co.
Alcott
Packing house

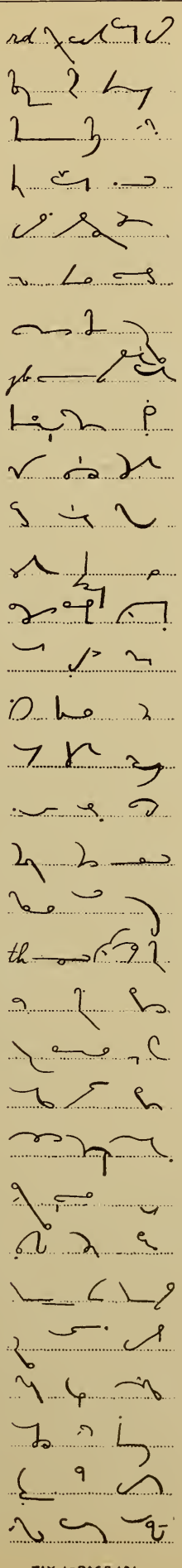
Establishments
Inquiring
Real estate

Profitable
Visited
Impressed

Inducements
Offered
Contiguous

Thickly
Street
Railway

Operation
Nearer
In construction



TAY 1-PAGE 131

Sidewalks
Now constructed
Front

Per annum
Payable
Semi-annual

Annually
There will be
Beyond the

Hence
Instalment
To pay nothing

Idea
Released
Events

Worth
Mundane
Insure

Of this
Undertaking
Endeavor

And I think
Proposition
Assuming

Regardless
How long
Remain

Addition
Surrender
Details

Hesitate
Reject
Submitted

Special words
Frequent and difficult
Unless you know them

Dislike
Dislocate
Dislodge

Dissolve
Disclose
Discrimite

Determination
Reporter
District

Re-district
Statistics
Election

Politics
Political party
Democratic party

Republican party
People's party
Populist

Free silver
Bimetalism
Bimetalist

Monometalist
Monometalism
Office-seekers

Appointment
Tariff
Prosperity

Reciprocity
Reciprocate
President

Vice-president
Chairman
Newspaper

Demagoguery
Fellow citizen
Fellowship

Disinterested
Dishonest
Disintegration

Disloyal
Disobedient
Disoblige

Disorder
Disregard
Disown

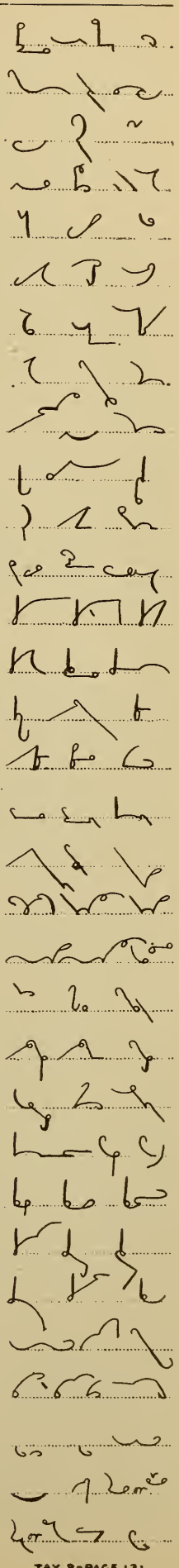
Nomination
Loyalty
Prohibition

Saloon
Slum element
Campaign

Fundamental
Foundation
Unknown

Language
Literature
Science

Scientific
Collegiate
Philanthropic



TAY 2-PAGE 131

LETTERS SELECTED FROM

LAW CORRESPONDENCE.

1.

A. S. Lacey, Esq.,
Chicago, Ill.
Dear Sir :—

We, the undersigned committee, appointed by the Missouri Bar Association, hereby cordially extend to you an invitation to deliver before that body, at the next meeting, on the 2d inst., your celebrated lecture on Ancient Law.

An early and favorable reply will greatly oblige,

Yours truly, (54 words)

2.

Mr. S. Simmons,
Paola, Kans.
Dear Sir :—

We have this day received notice from the attorneys of your wife, in the divorce suit now pending, that they will commence taking depositions of Witnesses at Parsons on the 26th inst., at the office of James Kelly, commencing at 10 A. M.

Please confer with us at your earliest convenience in reference to same.

Yours truly, (65 words)

3.

Mr. S. M. Brown,
Bloomfield, N. J.
Dear Sir :—

As directed by you, we have foreclosed your chattel mortgage against C. Grady, by taking into our possession all of his household goods and effects.

Two hours afterwards he came in and made us a proposition to pay $10.00 down and $10.00 every 30 days, until the whole amount of $150.00 is settled.

If you are willing to make this arrangement, please let us know.

Yours truly, (80 words)

4.

Haydon Bros.,
Sioux City, Ia.
Gentlemen :—

Mr. Blank has handed me your letter to him and requested me to answer it. There have been unexpected delays in the litigation of Raymond, yourself et al., against Adams & Flora. The delays are owing, in part, to the fact that the lawyers on the other side are fighting at every step on technical points, trying to stave off the trial on the merits. This they have a good opportunity to do in this case. The plaintiff, Mr. Raymond, died; one of the defendants, Col. Rainey, died some little time after; and, last of all, Judge Thauer, before whom the case was pending, was appointed judge of the United States Court, and the case had to be taken up by a new judge who knew nothing of what had gone before. But for these facts the case would have been tried a long time ago. After a great deal of pushing, I succeeded in submitting an argument on the demurrer last week. The demurrer is now under advisement. I confidently expect a decision on the demurrer in our favor, and, if decided in our favor, the case will come up for trial this fall. I have not the slightest doubt about the ultimate success of the case, whatever may be the views of the present judge. Should he decide against us on the merits, I would advise an appeal to the Supreme Court at once.

Yours truly, (245 words)

5.

J. H. Hume,
Storm Lake, Ia.
Dear Sir :—

In re 800 we note yours of the 9th ult., but have, under date of March 28th, a letter from S. T. Smith stating that our notice that we hold an account against him is a surprise, as he had paid it in full to you last fall and has your receipt for same. Accordingly, after conference with our clients we find that the account was sent to you and that it was returned unpaid. We now hold their draft on you for the amount which they have instructed us to collect at once. Before adopting any summary measures, however, we deem it but fair to apprise you of the condition of affairs with a view to adjustment by you, as we do not desire to harm you.

We trust, however, you will favor us with a remittance, unless you can furnish us with evidence of a mistake.

Yours respectfully, (163 words)

6.

Mr. N. M. Lyman,
Evanston, Wyo.
Dear Sir :—

In re 774 we hand you herewith papers returned to us by the First National Bank of Abilene, with enclosed slip. As this is the third occurrence of this kind, we write you now to ask if you cannot aid us in securing a bank at Abilene, through which to send our ordinary current collections. As you may be aware, the feature of our business which enables us to secure first-class claims, in advance of other agencies, is in the effective services rendered prior to suit. This is materially helpful in the end, to attorneys, our clients and ourselves, because, as often occurs, when payment is refused through a bank, the debtor is fully aroused through the medium of our notices, etc., and by the time the claim reaches your hands the subsequent steps are rendered comparatively easy. Of course, we use the banks as above, only for what we consider fresh, easy claims, and not for the purpose of keeping the business out of the hands of attorneys.

Our plan is approved by years of experience, and we seldom have occasion to complain of the treatment received at the hands of banks, as in this case. We trust you will kindly look into the matter, and set us right with this bank, or if you will establish for us proper relations with another bank equally as good, we shall be pleased to hear from you. In this instance, as you see, several days' valuable time has been lost and no advantage gained to anyone.

Please push this matter with vigor, reporting to us fully on blank enclosed.

ours truly, (284 words)

7.

Mr. H. E. Harris,
Alleghany, Pa.
Dear Sir :—

Thanks for report of the 20th inst. Clients say hold matter in statu quo until Thursday or Friday of this week, when Mr. H. will probably be in Topeka, and look over the ground carefully to decide further action. However, be careful to ascertain whether the mortgagee shows any disposition to claim the stock. Take possession if he does, or if in your judgment there is any danger of this, wire us at once, and we will wire you instructions for summary measures. By reference to bond furnished, I think you will find that it covers the attachment also, should same be necessary. If not, notify us when you write and we will provide same.

We note that you have not, as yet, returned our contract accepted. Keep us fully advised. Protect our interests at all hazards, as we deem these parties treacherous.

Yours truly, (154 words)

8.

Mr. J. M. Jones,
St. Joseph, Mo.
Dear Sir :—

In reference to the above claim, the defendants were burned out February 3d, at the time they were owing heavily, their debts amounting to $15,000. A wholesale house of Kansas City brought suit against them in the United States court. What stock they had saved from the fire and also their insurance was attached by the plaintiff. If they had been let alone, they would soon have been able to pay everybody, but now they are out of business, and their property is tied up. The claim is a bad one. However, if you desire judgment taken, please advise us.

Yours truly, (113 words)

9.

Mr. Alf. Hopkins,
Houston, Tex.
Dear Sir :—

We notice in Dun's notification sheet of to-day that C. L. Brady has given a chattel mortgage on his stock of goods for $80.

We have a similar claim in your hands and state this for your information.

Yours truly, (48 words)

10.

Mr. W. Randolph,
Pierce City, Mo.
Dear Sir :—

In regard to claims 435 and 437, we enclose $25 in this instance and beg to call your attention to the bank upon which all our collections are made. We pay banks usual exchange and, as we deal very exclusively with banks, our correspondents are all very well satisfied with these terms. We trust you will hereafter be willing to attend to our collections at similar rates. Having recently established these offices to handle western collections, we trust to have considerable business with you from time to time, and desire, if possible, to have an understanding at the outset, regarding the rate upon which our business will be transacted.

Hoping this will be satisfactory to you, we are

Yours truly, (135 words)

11.

Mr. R. E. Howard,
Stockton, Cal.
Dear Sir :—

In reference to claims 635 and 637, we have your letter to the First National

Bank, but, after careful examination of the books of the plaintiff, we are sure that the receipt you hold simply covers the settlement of the old account by compromise, and that the account remains unpaid. If, however, you hold a receipt purporting to cover same, kindly send it to the First National Bank, taking their receipt in lieu, and they will forward to us for examination. Should same prove to be genuine, we will, of course, receipt you.

Trusting to hear from you by early mail, we are,

Yours truly, (117 words)

12.

Mr. D. J. Hunter,
Bangor, Me.
Dear Sir :—

In reference to claim 262, yours of the 2d and two telegrams received. They are for prompt action, which we hope is in time. We have to-day exchanges for indemnifying bonds. As requested, we look to you for anything further required in regard to the character of the parties. We think this to be, as you say, an effort to beat the plaintiff. Should any summary measures be necessary, you will not hesitate to push it with utmost vigor. Mr. B. found on going to Mr. E. that the case had gone so far that a compromise would not be expedient, so unless you can secure the claim required, we see no alternative but a vigorous suit. Please report to us promptly the value of the stock of goods invoiced before the bill of sale. I shall give myself the pleasure of calling upon you the first opportunity, and trust in this field we may have considerable business with you mutually, agreeably and profitably.

Yours truly, (175 words)

13.

Mr. Eli Lewis,
Toledo, Ohio.
Dear Sir :—

Your favor of the 25th at hand with enclosure. We have examined the abstract of title to lots which you desire to purchase from James Gray and find that in 1838 J. Edgar was married to Harriet Lane ; that three years subsequently they conveyed it to one Peter Smith from whom J. Edgar received his title. This deed was not placed on record for five years after. In the meantime, Harriet Lane died, and about a year after her death, or two years prior to the recording of the deed, he married one Maria Allen. About six months prior to the recording of the deed, he died, and his wife married one James Lanning. You have called our attention to the fact that Maria L. claims title, or some title, to the property. The above explains the basis of her claim. We, unhesitatingly, pronounce it a piece of blackmail. We called upon her and endeavored to show her that the fact of said deed not having been placed on record gave her no right to claim the property, but she refuses to release for less than $100. If you are desirous of owning the property, we think you would be safe, in fact, we know you would be safe, in purchasing it without reference to her claim.

Yours truly, (231 words)

14.

F. W. Cosgrove & Co.,
Cleveland, Ohio.
Gentlemen :—

On the 20th of this month, I obtained judgment in the Supreme Court of this county, against C. & Co., for $560.25 on your note. I am of the opinion that the judgment, at this time, is entirely uncollectible, because I think they are probably stranded. However, I will keep my eye on them, and if opportunity presents itself to make this claim, you may rely on its being done.

Yours truly, (86 words)

15.

Mr. F. Kelsey,
Buffalo, N. Y.
Dear Sir :—

The first of the L. & Co. garnishment cases which was filed for trial today came up, and, after a short examination of the clients, the jury promptly rendered a verdict in our favor. I am rather inclined to the opinion that the balance of the garnishments will be dropped, for the reason that S., who is the counsel for the defendant, I feel quite confident, is fully satisfied that there is nothing in the garnishment and that the claim of L. is valid and will stick. You might, in a few days, see our friends in Steelville and see how they feel about going any further in the matter, because if they insist on going to trial, we might as well begin taking testimony and get ready.

With best wishes, I am,

Yours truly, (143 words)

16.

Mr. B. Winton,
Rockport, N. Y.
Dear Sir :—

Please give the bearer, if you can possibly find it, the contract made and signed between your company and A. & C., whose case will come up in the morning. I would like very much to have the written contract, as it is the best evidence of agreement that you have.

If convenient send by bearer, and greatly oblige,

Yours truly, (69 words)

17.

Mr. W. H. Acres,
Des Moines, Ia.
Dear Sir :—

Herein I hand you form of bond for a bond in replevin, which please prepare for S. B. & C. Book and Stationery Co., whose place of business is in the basement of the Q. building. I think you will find it a very satisfactory bond.

Yours truly, (55 words)

18.

W. C. Atkins, Esq.,
Hartford, Conn.
Dear Sir :—

Your proxy to Mr. Little by telegram came in time. We held the meeting this afternoon and everything went through all right. I shall send you certificate of incorporation by Monday or Tuesday.

Please send me, as soon as you can conveniently, statement of how much stock was contributed by each party in the Garland Co., also description of land belonging to that company. I understand that 140,000 shares is to be developed stock, and that you are to contribute 70,000, and Garland, Williams, and Hopkins are to contribute 70,000.

Mr. Hopkins instructed me to buy books for the Cobalt Co., the same as you bought for the Garland, and they instructed me to send my bill for fees, books and other items to you, which I will do after I have paid for the books.

The Garland charter has been recorded and is now ready for delivery to you. I shall hold it here, however, until I get the charter for the Cobalt ready and send them both at the same time.

Yours truly, (188 words)

19.

Edward Johnson,
Atlanta, Ga.
Dear Sir :—

You will take notice that motions have been filed by George Jones, the sole devisee under the last will and testament of William James, asking for order of Probate Court of Jackson county, Missouri, to pay over to him all, or a portion, of the assets of said estate, and that said motion will be called up at the earliest date on which the same can be heard in the Probate Court of Jackson county, Missouri, at Kansas City.

Yours truly, (87 words)

20.

H. S. Tipton, Esq.,
Grand Rapids, Mich.
Dear Sir :—

The Executive Committee of the Missouri Bar Association was in session to-day and changed the subject of debate on which you were, heretofore, selected to lead the affirmative, as follows :

"It is advisable to so amend Section 3514, Revised Statutes, as to abolish the distinction there made between counties having more or less than forty thousand population, and to make all individual cases in the Supreme Court triable at the first term thereof."

Please be prepared to lead the affirmative on this question.

Yours truly, (98 words)

21.

A. B. Morse & Co.,
Utica, N. Y.
Gentlemen :—

At the meeting of the Bar Association, held at Pertle Springs on June 18th, you were selected as a delegate to the National Bar Association, which meets at Cleveland, O., August 8th next. The National Bar Association was organized at Washington on the 22d day of May last, and a full report of the proceedings of that meeting can be had by addressing M. D. Kelsey, Esq., secretary of the National Bar Association, Washington, D.C.

Yours truly, (88 words)

22.

J. P. Worden, Esq.,
Davenport, Ia.
Dear Sir :—

Your note of the 20th ult. was received to-day. The extension of the time for the payment of the Seligman note to August 6th, I hope will prevent putting you to any inconvenience to pay the interest, up to the time of the payment of the note.

I am obliged for the information concerning the pasturage and will take steps to prevent its further continuance.

Yours truly, (77 words)

23.

E. A. Atwood,
Seattle, Wash.
Dear Sir :—

The case of John Smith vs. Robert Browning has been compromised and settled, and is to be dismissed at the cost of Smith.

Please get the amount of cost from the clerk and report to us without delay.

Yours truly, (47 words)

24.

F. E. Smith,
Kansas City, Mo.
Dear Sir :—

Referring to your suit against James Allen for possession of the 28th and Western Avenue corner, we are somewhat perplexed by the fact that, at the time you purchased the property, Allen was in actual possession, and the attorney representing him claims that this fact was sufficient to put you on your guard, and was a notice to you that he held possession of the land by some title, and that

you should have ascertained what the title was before buying. This seems to us to be a statement of correct principle, and one which you will have difficulty in getting over.

Yours truly, (113 words)

25.

J. W. Davidson,
Louisiana, Mo.
Dear Sir :—

This is to notify you that your interplea was filed in the case of Bridget Maloney vs. Bridget O'Mara, and is set for trial on the 28th inst. Please be on hand with your witnesses.

Yours truly, (45 words)

26.

R. H. Hornidy,
Covington, Ky.
Dear Sir :—

Yours of the 24th at hand, and in reply will state that in 1792 all Southwest Missouri was granted to one Joseph Murphy, and transferred by his heirs to J. L. Taylor ; but in the treaty of 1803, between the United States and Great Britain, this particular grant was ignored, and after much litigation was, finally, by the Supreme Court of the United States, declared null and void.

In the meantime, the land was traded to different parties and they have kept it up to this day. There are thousands of deeds upon record, coming through the above title. At the same time, the United States had the land, embraced in this large grant, surveyed and put upon the market.

There are two sets of claims with straight titles from the source of each base. Now, in Section 4, lot 6, and range 19, the United States issued patents, as is designated in each tract. Of course, if you can trace your title through any or all of these red ink gentlemen, you are all O. K., but I am sure you cannot. The land is absolutely owned by the parties who occupy it. You are simply left with a bogus title.

Yours truly, (213 words)

27.

R. D. Porter,
Wentworth, Col.
Dear Sir :—

Your favor of the 23d inst., in relation to suit brought by John Smith vs. the Landis Transfer Co., came duly to hand. In reply thereto we have to say, Mr. Smith is not in any way the general manager of the company. He is the director and treasurer and pays no attention to the operating department, either in buying, selling, receiving, or issuing orders, and his business in Wyandotte, on the day on which service was had in this case, was for the express purpose of saving the property and for no other reason whatever. Mr. Smith's duties in connection with the business is simply to receive money due the company, he realizing that his only responsibility is to keep a correct record of the same and to have his checks agree and accounts correspond with the American National Bank, through which we transact our business.

Yours truly, (155 words)

28.

J. B. Carter, Esq.,
Harrisonville, Tex.
Dear Sir :—

Yours of the 2d, in reference to the Degarno suit, is at hand. We brought suit on notes against Degarno & Co., the firm consisting of Degarno, Bradley and Smith. The suit was brought at the first term in April. Summons were served on Degarno. Smith and Bradley were not to be found in the country. We have been unable to find Bradley, and in order to bring him into court had to serve an attachment-in-aid, as he owns property in the southwestern part of the state. After considerable trouble and expense, we succeeded in locating him in an adjoining county. We had predicted an alias, and had the summons served on him. He filed answer setting up as his defense that the two notes on which we sued were signed by the firm of Degarno & Co., without his knowledge or consent, and after the firm had dissolved partnership.

We were limited to five days for reply, and could not communicate with you, but, anticipating that you had received notice, we filed reply, setting up that the notes were given in payment of merchandise sold by you to the firm of Degarno & Co. while Smith was a member. We understand that your agent took these notes while passing through the city. Please get a statement from him on all forms of assignment and execution of notes, by whom the same were signed, in whose presence, if any one, and whether or not in his presence.

Yours truly, (259 words)

29.

Mr. T. H. Cosgrove,
Lowell, Mass.
Dear Sir :—

Your letter of the 28th was dropped into my office this morning, just as I was starting out on a trip in your behalf. Sickness in place of business and a failure to find any satisfactory investment for you, have caused the delay in the matter which I very much regret. I will submit for your consideration the purchase of two lots, which I had about decided on, before the receipt of your letter and my examination to-day of the property.

Armourdale is one of Kansas City's manufacturing suburbs, located just across the line in Kansas, but now a part of Kansas City, Kans., and Westport. In Armourdale is located the Standard Oil Works, the Swift Packing Co., the Alcott Packing House, and other establishments. After fully inquiring into the real estate in Kansas City, that would be reasonable and profitable for $600, I visited Armourdale and was at once impressed with the inducements offered there. I had selected for you two contiguous lots of 25 feet front each, located in a thickly settled portion of the town, not far from the street railway, now in operation, and still nearer one now in construction, with sidewalks now constructed in front.

The price of these lots is $1,600, and can be purchased on the following terms: $600 cash, $500 in one year, and $500 in two years, interest at the rate of 10 per cent per annum, payable semi-annually. If you purchase this property, there will be nothing to pay beyond the $600 until six months hence, when the first instalment of interest, $50, will be due. Then you will be required to pay nothing more until the end of the year. My idea about the matter is this, that before the end of the year the lots can be sold at a fair profit, and thus you would be released from paying any more on them; but at all events, you could dispose of the lots before the next $500 note would be due. My opinion in regard to it was approved by two gentlemen who were with me, that these lots would be worth, one year from now, $3,000. I feel as well satisfied as any one can, on mundane matters, that this price for these lots would insure you against all loss and would net you in the end more than 10 per cent. If this seems to be too much of an undertaking for you, I will endeavor to select a single lot in Armourdale. The lots go in pairs and, I think, will sell better in that way.

I will make this further proposition to you, if you will make the $600 payment on these lots, I will take one-half interest with you by assuming and paying interest on the $800 to be secured in two notes of $400 each, which would leave you only $200 and interest, regardless of how long the property might remain in your hands.

In addition I will attend to all the details of the purchase and sale of the property. Let me hear from you, at your earliest convenience, and do not hesitate to reject the matter submitted for your consideration, if it does not entirely meet your approval.

Yours truly, (578 words)

1 State of Missouri
Circuit Court
Supreme Court

Plaintiff
Defendant
Promissory

Promised
Value received
Thereof

Exhibit
Remains
Wherefore

2 Whereon
Particulars
Appears

Itemized
Herein
Queen City

3 Mercantile Co.
Corporation
Organized

Wares
Merchandise
Credits

Thereon
Hereto
Farmers

4 Hedge
Moves
Insolvent

Unsatisfied
Ought not
Defend

Sufficient
Whereas
Deed of trust

5 Recorder's
Conveyed
Trustee

To-wit
South
East

North
West
Southwest

Southeast
Northeast
Northwest

Quarter
Section
Township

Acres
Deducted
Streets

Alleys
Default
Principal

Legal
Holders
Owners

Notice
Undersigned
Highest

Bidder
Aside
Unknown

6 Sole
Surviving
Heirs

Deceased
Petitioners
Residents

Hereunto
Publication
Verdict

7 Therein
Erred
Admitting

Irrelevant
Incompetent
Immaterial

Competent
Behalf
Evidence

Support
Submitting
Court of appeals

8 Interpleader
Assignment
Brief

Appellant
Petition
Partition

Thereto
Co-partnership
Western

TAY 1—PAGE 138

District
Issued
United States Marshal

Virtue
Unsatisfied
Levied

Seized
Estate
Aforesaid

Marshal
Pursuant
Levy

Vendue
Satisfy
Knocked

Become
Owned
Common

Respective
Appointment
Suitable

Receiver
Preserve
Mandamus

9 Honorable
Relator
Constitute

Audit
Indebtedness
Contingencies

Criminal
Outstanding
Hereinafter

Hereto
Hereof
Items

Include
Examine
Prosecuting

Revised
Statutes
Audited

Remedy
Moneys
Funds

Neglected
Perform
Forthwith

10 Sheriff
Rightful
Thence

Creditor
Issued
Lawrence County

Levied
Procured
Issuance

Returnable
Lawful
Owner

11 Domicil
Judicial
Surrender

Exempt
Congress
Relating

Bankruptcy
Schedule
Annexed

Verified
Petitioner's
Provisions

Inventory
Adjudged
Bankrupt

Purview
Foregoing
Solemn

12 Belief
Adjudication
Justly

Deponent
Set-offs
Counterclaims

13 Corporation
Incorporated
Authorized

14 Conditional
Lien
Empowered

Assets
Redeem
Therefrom

Adverse
Thereat
Referee

TAY 2—PAGE 138

FORMS OF LEGAL PAPERS.

FOR THE CONVENIENCE OF STENOGRAPHERS.

NOTE.—The student should study these forms carefully and practise writing them on the typewriter, to become familiar with them.

1.

STATE OF MISSOURI, } SS.
GREENE COUNTY. }

In the Circuit Court of Greene County, Missouri, May term, 1898.

J. C. Graham, Plaintiff,
vs. } ACTION ON NOTE.
D. M. Noble, Defendant.

Plaintiff for his cause of action says that defendant, on the first day of December, 1897, by his promissory note of that date, by him duly executed, promised, for value received, to pay to plaintiff in one year after the date thereof, Five Hundred Dollars, with interest from date of note at the rate of eight per cent. per annum; said note being filed herewith and marked exhibit "A"; that defendant has failed and refused to pay any part of said note and interest, all of which remains due and unpaid. Wherefore, plaintiff prays judgment for the sum of Five Hundred Dollars, together with interest thereon at eight per cent. per annum, from the date of said note.

JAMES W. RICHARDSON,
Attorney for Plaintiff.

(The note should be filed with the above paper.) (158 words)

2.

STATE OF MISSOURI, } SS.
GREENE COUNTY. }

In the Circuit Court of Greene County, Missouri, May term, 1898.

L. D. Martin, Plaintiff,
vs. } ACTION ON ACCOUNT.
D. B. Anderson, Defendant.

Plaintiff for his cause of action states that defendant is indebted to him in the sum of Three Hundred Dollars for goods sold and delivered to defendant by plaint-

iff, the particulars of which will appear in an itemized account herewith filed and marked exhibit "A"; that said sum is due and wholly unpaid. Wherefore, plaintiff prays judgment for the sum of Three Hundred Dollars, together with six per cent. interest per annum thereon, from November 13, 1897, the date when demand of payment was made on the defendant herein.

W. H. BARTHOLEMEW,
Attorney for Plaintiff.

(An itemized statement of the account must be filed with the above paper.)

(132 words)

3.

In the Circuit Court of Greene County, Missouri, May term, 1897.

Queen City Mercantile Co., Plaintiff,
vs.
Perry Hampton Mercantile Co., Defendant. } ACTION ON ACCOUNT.

Plaintiff states that it is a corporation organized under the laws of the State of Missouri, that the defendant is also a corporation organized under the laws of the state of Missouri. That the defendant owes the plaintiff the sum of Seven Hundred and Fifty Dollars ($750.00), for goods, wares, and merchandise sold and delivered by plaintiff to defendant, at defendant's special request, a statement of the various bills of goods, the dates of sales and credits thereon being hereto attached, marked exhibit "A". That said sum is due, demand having been made on the defendant and payment refused, wherefore, the plaintiff asks judgment for said amount and interest.

T. J. DELANEY,
Attorney for Plaintiff.

(145 words)

4.

In the Circuit Court of Greene County, Missouri, March term, 1897.

Farmers' Hedge Company, Plaintiff,
vs.
St. Louis National Bank, Defendant. } MOTION FOR COST.

Now comes the defendant and moves the court to require plaintiff to give security for costs in this action, for the reason that said plaintiff is an insolvent corporation, that there are large claims against it, and an unsatisfied judgment in this court for the sum of $6,200, and that said plaintiff has no property out of which the cost can be collected.

Wherefore, defendant states that it ought not to be compelled to defend this suit until a good and sufficient cost bond is filed.

C. W. HAMLIN,
Attorney for Defendant.

STATE OF MISSOURI, }
COUNTY OF GREENE. } SS.

C. W. Hamlin being duly sworn upon his oath says that the facts stated in the above motion for costs are true, as he verily believes.

L. DALRYMPLE,
Clerk of Court.

Subscribed and sworn to before me, this first day of May, 1897.
My term as a Notary Public expires the 25th day of May, 1898.

W. B. SANFORD,
Notary Public.
(188 words)

5.

TRUSTEE'S SALE.

Whereas, Jesse M. Kelly and Mary Kelly, his wife, by their certain deed of trust, dated the 14th day of July, 1892, and recorded in deed of trust book 118, at page 361, in the recorder's office, within and for Greene County, Mo., conveyed to L. D. Mason, trustee, the following described real estate, to-wit:

The south half of the east half of the southeast quarter of the southwest quarter of section 23, township 29, of range 22, containing ten (10) acres, except that part deducted and used for streets [100] and alleys, all situated in Greene County, Missouri, in trust to secure the payment of certain promissory notes in said deed of trust described, and whereas, default has been made in the payment of said notes, interest and principal now past due. Now, therefore, at the request of the legal holders and owners of said notes, notice is hereby given that the undersigned, W. H. Wilson, trustee, in accordance with the terms of said deed of trust, will sell to the highest bidder for cash in hand, at the east front door of the circuit court house, in the city of [200] Springfield, Greene County, Missouri, on Saturday, the 17th day of April, 1897, between the hours of 9 o'clock A. M., and 5 o'clock P. M., of that day, to pay said notes and interest, together with the cost of executing this trust.

W. H. WILSON, Trustee.
(252 words)

6.

In the Circuit Court of Greene County, Missouri, March term, 1898.

James M. Patterson, Collector of Revenue for Greene County, Missouri, Plaintiff,
vs.
The unknown heirs of J. D. Morgan, deceased, Defendants. } MOTION TO SET ASIDE JUDGMENT

Now come W. D. and J. M. Morgan, the sole surviving heirs of the late J. D. Morgan, deceased, and state to the court that at the present term of this court, and on the 24th day of May, 1897, there was rendered in this court a judgment in the above entitled cause against the unknown heirs of [100] J. D. Morgan, deceased, against certain real estate in said suit set out and described. Your petitioners respectfully represent to the court that they are the sole surviving heirs of the said J. D. Morgan,

deceased. That they are now, and have been, at all times since the death of said J. D. Morgan, residents of the county of Greene, and state of Missouri.

Wherefore, your petitioners pray the court to set aside the judgment herein rendered, on said day of said term of court, for the reason that your petitioners, the heirs, etc., of said deceased, were residents of Greene County, Missouri, and that no service was had upon them by reason of the publication had in this cause.

BARBOUR & M'DAVID,
Attorneys for Defendant.

IN TESTIMONY of all of which we have hereunto set our hands and seals this.....day of.....189..

(Signed) W. D. MORGAN.
J. M. MORGAN.

(255 words)

STATE OF MISSOURI, } SS.
COUNTY OF GREENE. }

On this ..... day of ....., 189.., before me personally appeared W. D. Morgan and J. D. Morgan, to me known to be the persons described in and who executed the foregoing instrument, and acknowledge that they executed the same as their free act and deed.

WITNESS my hand and seal, this ..... day of ....., 189..
My commission expires as notary public on the ..... day of ....., 189..

.....
Notary Public.

(343 words)

(NOTE.—Of course the stenographer will understand to substitute names desired in place of names here used, and to leave all places for signatures blank.)

In the Circuit Court of Greene County, Missouri, April term, 1898.

7.

O. H. Mitchell, Plaintiff,
vs. } MOTION FOR A NEW TRIAL.
J. E. Watson, Defendant.

Now, at this day, comes the above-named plaintiff and moves the court to set aside the verdict of the jury in this case, and judgments rendered herein, and grant the plaintiff a new trial for the following reasons, to-wit:

I.

Because the court erred in admitting irrelevant, incompetent and immaterial evidence offered by the defendant.

II.

Because the court refused to admit competent and material evidence offered by the plaintiff.

III.

Because the court erred [100] in refusing to give proper instructions offered by the plaintiff.

IV.

Because the court erred in giving improper instructions in behalf of the defend ant over the objections of the plaintiff.

V.

Because the verdict of the jury is against the evidence, and the law and the evidence.

VI.

Because there is no evidence to support the verdict in this case, and the court erred in submitting the case to the jury at all.

A. B. LOVAN,
Attorney for Plaintiff.
(179 words)

8.

In the Kansas City Court of Appeals, March term, 1897.

James Smith, Plaintiff,
vs.
James B. Jones, Defendant:
M. C. Green, Interpleader.

Appeal from Greene County Circuit Court.

Abstract of record, assignment of errors and Brief for Appellant.

On March 25th, 1894, in the Circuit Court of Greene County, Missouri, the following petition was filed:

AMENDED PETITION.

In the Circuit Court of Greene County, Missouri, May term, 1896.

Samuel Smith, Plaintiff,
vs.
James B. Jones, Defendant.

PETITION FOR PARTITION OF PERSONAL PROPERTY.

Plaintiff for cause of action against the defendant states that on the 25th day of October, [100] 1893, and long prior thereto, said defendant and one M. C. Green had formed a co-partnership to carry on a general mercantile business in Greene County, Missouri. That prior to the said 25th day of October, 1893, a judgment was duly rendered in the Circuit Court of the United States for the Western District of Missouri, in favor of one James Smith, and against James B. Jones, for the sum of eight hundred and fifty dollars, with interest and cost, and on the 20th day of December, 1893, said judgment was, [200] for value received, duly assigned by said James Smith to A. G. Davidson, and on the 10th day of January, 1894, an execution was duly issued on said judgment, directed and delivered to United States marshal for Western District of Missouri; that on the 30th day of January, 1894, said marshal, under and by virtue of said execution, and while the same was unsatisfied and in full force and effect, levied upon and seized all the right, title, interest, and estate of the said James B. Jones, of, in and to the aforesaid [300] mercantile business.

That the said marshal gave due notice of the time, terms and place of said sale of said property, as required by law, under the said execution, on the 27th day of February, 1894, pursuant to said execution, levy and notice said marshal offered for sale at public vendue said property to the highest bidder for cash in hand to satisfy said execution, and at the said sale the plaintiff was the highest and best bidder, and the same was knocked down and struck off to plaintiff by said marshal for the sum of six hundred and [400] fifty dollars.

That by virtue of the purchase of the property at said sale, this plaintiff has become an owner in common of said property.

Plaintiff states that the United States marshal refused to deliver said property to this plaintiff, although requested to do so.

Wherefore, plaintiff prays the court for judgment, ordering the sale of said property, and partition of the proceeds thereof between the plaintiff and defendant, according to their respective interests, and for the appointment of some suitable person as receiver to keep and preserve said property until the further orders of this court.

.....

Attorneys for Plaintiff.

(500 words)

9.

In the Circuit Court of Greene County, Missouri, September term, 1898.

State Ex. Rel. B. S. Chinn, Plaintiff,
vs.
A. B. Appleby, H. M. Houston and T. S. B. Denby, Defendants.

PETITION FOR MANDAMUS.

To the Honorable Court of the County and State aforesaid:

Your relator, B. S. Chinn, for his cause of action, states:

That the defendants are each members of the County Court of Greene County, Missouri, and that they together represent and constitute the said County Court of Greene County, Missouri.

That as such court it is their duty, under the law, to audit [100] and allow any and all claims presented to them as indebtedness against their said county.

That under certain contingencies the said Greene County becomes and is liable for certain criminal costs, and that there is now outstanding against said county, and allowed by the defendants as the County Court, certain criminal costs that will more fully appear in the statement hereinafter referred to.

Your relator further represents that he is the owner of certain criminal costs for which the said Greene County is liable, and that he became such owner by purchase, paying value therefor and taking an assignment of the [200] same, and that he, therefore, has a right to collect the same.

That the itemized statement of said costs belonging to him, as aforesaid, is hereto attached and made a part hereof.

That said items of costs referred to are included in and are a part of certain bills of costs which were duly examined, approved, and signed by the judge of the Criminal Court, and by the prosecuting attorney of said Greene County, Missouri, as required by law under Article 14, Revised statutes of the state of Missouri, 1889, and that said bills of cost, [300] as aforesaid, duly examined, approved, and signed, as aforesaid, were, on the dates indicated in said itemized statement herewith filed in the office of the clerk of said County Court, and were by the defendants as said County Court, on the dates indicated in said itemized statement, duly audited and allowed by said court as an indebtedness against said county.

Your relator further represents that on the several dates on which said items of cost were allowed, as aforesaid, there were ample moneys in the funds, and to come in, with which to pay said items of cost, and that [400] it was the duty of the defendants as said court to order a warrant drawn for said sum; but

That they have refused, failed and neglected to do so, although often demanded by this relator, and requested to perform their duty in that regard, and that said defendants still fail and refuse to draw their said warrant for said sums.

That the total amount due this relator, as aforesaid, and for which he is entitled to a warrant, as aforesaid, is the sum of Two Thousand Sixty-nine Dollars and Twenty-eight Cents ($2,069.28).

Your relator further states that he is [500] wholly without remedy except by writ of mandamus; and, therefore,

Your relator prays this honorable court to grant a writ of mandamus under the seal of this court, and directed to the said defendants, commanding them to forthwith draw their warrants according to law, payable to this relator, for the said sum due him, as aforesaid, to-wit: Two Thousand Sixty-nine Dollars and Twenty-eight Cents ($2,069.28), or show cause why they ought not so to do, if any they have.

STATE OF MISSOURI, } SS.
COUNTY OF GREENE. }

B. S. Chinn, of lawful age, first being duly sworn according to law, [600] on his oath states, that he is the relator in the above entitled petition for mandamus; that he knows the contents of said petition, and states that the matters and things therein alleged are true, except such as are alleged on information and belief, and also such matter and things he believes to be true.

Signed: .....

Subscribed and sworn to before me this 13th day of September, 1898.

(670 words)

10.

In the Circuit Court of Greene County, Missouri, May term, 1896.

J. M. Hudson, Plaintiff,
vs.
H. D. Manning, Defendant. } MOTION TO SET ASIDE SHERIFF SALE.

Now comes the defendant and for his cause of action against the defendant complains and says that on the 5th day of February, 1896, he was the legal and rightful owner of the following real estate in Greene County, Missouri, to-wit:

Beginning at a point two hundred and eighteen (218) feet north of the northwest corner of Block forty-one (41) in the original plat of North Springfield, Missouri, thence east one hundred [100] and forty-two and one-half (142½) feet, thence south seventy-six (76) feet, thence west one hundred and forty-two and one-half (142½) feet, thence north seventy-six (76) feet to place of beginning.

That on the ..... day of ....., 189..., the judgment creditor caused an execution to be issued to the sheriff of Lawrence County, Missouri, and by him levied upon the real estate of this defendant, the judgment debtor and the owner of said real estate, and caused and procured said real estate to be sold without notice to said defendant of the issuance of said [200] execution sale, of said real estate, and to what term of this court said execution is returnable according to Section 4943, Revised Statutes of Missouri, 1889.

That said execution is returnable at this term of court, and is now returned.

Wherefore defendant prays this honorable court to set aside said sheriff sale.

.....

Attorney for Defendant and owner of said land.

(266 words)

11.

FORMS IN BANKRUPTCY.

DEBTOR'S PETITION.

To the Honorable James W. Jones,

Judge of the District Court of the United States for the Southern Division of the Western District of Missouri.

The petition of H. M. Davis, of Springfield, in the County of Greene, and District and State of Missouri, engaged in the Wholesale Stove Business, respectfully represents:

That he has had his principal place of business (or has had his domicil) for the greater portion of six months next immediately preceding the filing of this petition at Springfield, within said judicial district; that he owes debts which he is unable [100] to pay in full; that he is willing to surrender all his property for the benefit of his creditors except such as is exempt by law, and desires to obtain the benefit of the acts of Congress relating to bankruptcy.

That the schedule hereto annexed, marked "A", and verified by your petitioner's oath, contains a full and true statement of all his debts, and (so far as it is possible to ascertain) the names and places of residence of his creditors, and such further statements concerning said debts as are required by the provisions of said acts:

That the schedule [200] hereto annexed, marked "B", and verified by your petitioner's oath, contains an accurate inventory of all his property, both real and personal, and such further statements concerning said property as are required by the provisions of said acts: That no part of said debt has been paid, except Seventy-five Dollars ($75) June 1st, 1895, and Sixty-five Dollars ($65) March 1st, 1896, and that deponent has not, nor has any person by his order, or to his knowledge or belief, for his use, had or received any manner of security for said debt whatever.

..... (300 words)
Creditor.

Subscribed and sworn to before me this.....day of.....A. D. 18..

12.

PROOF OF UNSECURED DEBT.

In the District Court of the United States for the Southern Division of the Western District of Missouri.

In the matter of
Henry M. Taylor,
Bankrupt. } IN BANKRUPTCY.

At Springfield, in said district of Missouri, on the 25th day of March, A. D. 1898, came Jeremiah Fenton, of Springfield, in the County of Greene, in said district of Missouri, and made oath, and says that Henry M. Taylor, the person by (or against) whom a petition for adjudication of bankruptcy has been filed, was, at and before the filing of said petition, [100] and still is, justly and truly indebted to said deponent in the sum of Six Hundred and Seventy-four Dollars ($674); that the consideration of said debt is the following note:

$674. Springfield, Mo., March 1, 1898.

Ninety Days after date we or either of us promise to pay to the order of Jeremiah Fenton at the Bank of

THE HOLLAND BANKING CO.,

Six Hundred and Seventy-four Dollars ($674), for value received without defalcation or discount, with eight per cent. per annum interest from maturity, payable semi-annually, and if not paid annually to become as principal and bear [200] the same rate of interest.

HENRY M. TAYLOR.

.....

Wherefore, your petitioner prays that he may be adjudged by the Court to be a bankrupt within the purview of said acts.

.....

.....

Attorney.

United States of America, District of Missouri, SS. :

I, Henry M. Taylor, the petitioning Debtor mentioned and described in the foregoing petition, do hereby make solemn oath that the statements contained therein are true to the best of my knowledge, information, and belief. (273 words)

.....

Petitioner.

Subscribed and sworn to before me this.....day of.....A. D. 18..

.....

.....

13.

PROOF OF DEBT DUE CORPORATION.

In the District Court of the United States for the Southern Division of the Western District of Missouri.

In the matter of
William H. Martin,
Bankrupt. } IN BANKRUPTCY.

At Springfield, in said district of Missouri, on the 16th day of March, A. D. 1899, came Charles M. Watson, of Springfield, in the county of Greene and state of Missouri, and made oath and says that he is president of the Queen City Manufacturing Co., a corporation incorporated by and under the laws of the state of Missouri, and carrying on business at Springfield, in the county of Greene and state of Missouri, and that he [100] is duly authorized to make this proof, and says that the said William H. Martin, the person by (or against) whom a petition for adjudication of bankruptcy has been filed, was, at and before the filing of the said petition, and still is, justly and truly indebted to said corporation in the sum of Eight Hundred Ninety-seven and $\frac{50}{100}$ Dollars ($897.50); that the consideration of said debt is the following note :

$897.50 Springfield, Mo., March 16, 1898.

Six months after date, I promise to pay to the

QUEEN CITY MANUFACTURING CO., or order,

Eight Hundred Ninety-seven and $\frac{50}{100}$ Dollars [200] ($897.50), for value received, at

THE SPRINGFIELD SAVINGS BANK, Springfield, Mo., with interest at the rate of eight per cent. per annum from date, payable annually, and if not so paid, compounded.

WILLIAM H. MARTIN.

That no part of said Debt has been paid (except.....); that there are no set-offs or counterclaims to the same (except.....); and that said corporation has not, nor has any person by its order, or to the knowledge or belief of said deponent for its use, had or received any manner of security for said debt whatever.

.....

President of said corporation.

Subscribed and [300] sworn to before me this....day of....., A. D. 18..

.....

(328 words)

COURT REPORTING.

SUGGESTIONS IN REGARD TO THE DETAILS OF ACTUAL COURT WORK,

Which should be carefully observed by the student, who should not only read and study them from a standpoint of theory, but master them in minutest detail, by taking the testimony in the following cases, from dictation, and making transcripts with Title Page, Caption, and Index, until it can be done accurately, neatly and quickly. Notes should be indexed so that anything in them may be found readily.

Make full transcript on legal length paper several times and put together properly with fasteners ready for delivery, until you are confident you can furnish a neat, well-prepared and satisfactory transcript.

NOTE.— These articles may, from time to time, be dictated to students as new matter, for which there is no vocabulary of words from which to prepare for dictation.

STENOGRAPHERS' HABITS.

Confidence is the cornerstone of success as a ready and accurate reader. Some persons who are really competent, from lack of confidence, underrate their capabilities, which tends to unnerve and confuse them. Such persons should cultivate the feeling that they are as proficient as others; and believe what others can do they can do. Steady nerves and a "cool head" are essentials, and depend largely on habits. The reporter cannot stay out until the "wee sma" hours of the morning and then expect to either read or write as accurately and rapidly as if he had taken the proper rest at the right time.

If the stenographer is called upon to read his notes and has to spend much time in "finding the place," he will become confused, if at all sensitive to criticism.

FINDING TESTIMONY, INDEXING NOTES.

Experience has shown that certain expedients may be used for finding any given portion of testimony, thus facilitating the ease of reading. First, the name of each witness should be written out in bold, conspicuous longhand. The names

of witnesses and the pages upon which their testimony appears should be written on a "temporary memorandum" sheet or "index sheet." Cross-examination, re-direct examination, and re-called, should also be indexed on the "temporary memorandum" sheet. In fact, this sheet should cover everything in the testimony that can be indexed. The stenographer being called upon to read the testimony of any witness on a particular subject, must first learn exactly what is wanted, and then refer to his "index sheet" for the page upon which the examination from which he is to read begins; he can then run through his notes and quickly find the testimony desired. The above method is recommended when loose sheets are used.

ANOTHER METHOD OF INDEXING NOTES.

When a tablet is used, a simple, convenient method of indexing is to write the name of each witness in longhand, as follows: Turn up the lower end of the first leaf before you, about three inches, and write the name of witness on first line at bottom of page, or underside, and turn it back as it was at first, then, holding the leaf down with the left hand, take hold of the right-hand corner of the leaf and fold it over to the left, until the bottom of leaf on which name is written, extends about ¾ of an inch past the left-hand edge of the tablet, with the edges parallel. Crease it with the right hand so that it will stay in place, and turn the leaf forward in front of you in the direction all the leaves will be turned, and begin writing the testimony on the next page. Cross-examination, re-direct examination, re-called, plaintiff rests, defendant rests, rebuttal of plaintiff, rebuttal of defendant, and everything in the testimony that can be indexed should be treated in the same manner.

If called upon to read, ascertain exactly what is wanted and bring all the leaves of the note-book back, and your index will be in front of you and all you have to do is to read the different items on the left-hand edge of the note-book until you find the one you want, when you can at once open your tablet to the right place.

By this method your tablet is neatly indexed when you are through with it, and is a convenient reference if filed away as it is. The same method may be used in commercial work to good advantage. It will be convenient if only the dates are indexed, and it often saves time, but anything of special import may be indexed in this way and easily referred to in the future.

INDEXING TRANSCRIPT.

When a case is transcribed, the transcript should be indexed, showing the page upon which examination of witness commences; pages upon which plaintiff and defendant rested; page at which testimony closed, etc. The index may appear in the front of the transcript, upon the page preceding that upon which the case commences, in something like the following form, which should be written after the "Title of the Court," name of the county, title of the case, names of the parties, etc.

The abbreviations "Dr.," Cr.," "R. D.," "R. C.," indicate the respective examinations:

In the Circuit Court of Greene County, Missouri, September term, 1898.

Richard Roe, Plaintiff,
vs.
John Doe, Defendant. } EMBEZZLEMENT.

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Reported by

.....

INSERTING OPINION.

The stenographer should seldom insert his opinion of distance or measurement in the record until he has requested witness, court or council to state it, and if necessary to do so, he should insert in parentheses as follows : (showing about two feet). If, however, the distance, space or measurement indicated by the witness can be determined with approximate accuracy, a stoppage should not be caused in the proceedings, but the distance or measurement inscribed in the notes in parentheses. Always use parentheses when putting in your own language, by way of explanation.

STOPPING PROCEEDINGS.

Never unnecessarily interrupt the proceedings ; but bring the whole legal machinery to a complete standstill, if necessary, to make the record ABSOLUTELY CORRECT. Some stenographers are afraid to stop the proceedings for any reason, for fear it will be taken as an admission that they cannot report as fast as one can talk.

The transcript of a stenographer who has extreme fears along this line, will often require close examination, while, usually, confidence may be reposed in the reporter who unhesitatingly stops counsel, witness and proceedings whenever necessary, and his transcript is not subject to such careful scrutiny. A stenographer is supposed to accurately report everything said and done in heated discussion in which two or more persons are speaking at once, and the reporter must, in such a case, use discretion and endeavor to catch as much of the discussion as may seem at all relevant to the cause. It is often surprising to the stenographer himself the amount of a discussion he can report under such circumstances. It frequently happens that, during such tilts, a counsel may make admissions or statements which opposing counsel may wish to take advantage of, and it, not unfrequently, devolves upon the reporter to furnish an accurate statement thereof.

RAPID WITNESS.

A speaker who uses grammatical language and speaks distinctly, is much more easily reported than one who speaks less rapidly, but who uses a confused and jumbled mass of words to express his meaning. In the latter case, the speaker generally repeats his statements, and breaks his sentences, which is confusing to the reporter. A very frequent (but unnecessary) expression used by witnesses is the phrase "I says," "he says," "says he," etc.

While it might be imprudent for the reporter to make any suggestions directly to the witness, an intimation to the counsel that the meaning of the witness' last statement was not clear, will often have the effect of making the witness more deliberate and clear in his statements. Tact and discretion must be used in such an instance, however, to avoid criticism from opposing counsel.

In instances where the witness is a rapid talker and indulges in long rambling explanations of facts, the reporter may get a respite by innocently asking the witness to repeat some name, place or date. This is only justifiable as a matter of rest, and must be ingenuously done.

DEPOSITIONS.

Depositions are read in the trial of cases either to the court or jury, in instances where the attendance of witnesses cannot be procured. The proceedings, in taking depositions, in respect to form of stating the direct, cross and re-cross examinations, are the same as those taken upon the trial of the cause, except that they are taken before an inferior officer (most frequently before a notary public), and without a jury. Objections may be interposed in the same manner, and indicated in the same way as in the trial. The party offering the deposition will, at the proper time, read it to the court or jury. The minutes of the reporter should show the name of the witness, the place of taking the deposition, and the party on whose behalf it is taken. They should also show the rulings of the trial court upon objections made to testimony, as in such testimony there are no rulings upon objections, it being the function of the trial judge to pass upon them.

EXHIBITS.

By practise it has become the duty of reporters to carefully mark, for identification, formal record evidence when offered, such as notes, bonds, contracts, etc., etc., unless the character of the exhibit is such that, from the nature of the cause and the testimony regarding it, the identity is complete. Of course, the instrument would be of no value unless identified by transcript. Such instruments are marked as follows: "For Identification, Plaintiff's Exhibit A" when formally offered and admitted in evidence, "Defendant's Exhibit 1." It is advisable to use letters for either plaintiff's or defendant's exhibits, and figures for the other.

OFFER OF PROOF.

When an objection is made to a question, the attorney asking the question is sometimes called upon by the court to state the fact which he expects to prove by the witness, in order that the court may know whether testimony called for by the

question is competent. The facts stated in reply should be recorded, preceded by the words: "Plaintiff (or defendant) offered to prove" or "offered to show the following facts." The objections, and the ruling of the court should appear in regular form.

WHAT NOT TO TAKE.

Frequently a question is asked and the opposing attorney addresses the court with "I object." The attorney asking the question, knowing it to be improper, asks another question before the court can rule upon the preceding one. Strike the first question out by running the pen through it. When anything is repeated two or three times, but clothed in different words, it is unnecessary to produce it in the transcript. When a question is repeated, some writing may be saved by writing the first word of it followed by "question repeated" written in shorthand.

The stenographer should take no risk on leaving out anything. He must be sure that everything is definite and certain.

QUESTIONS BY THE COURT OR JURORS

And the answers to them should be taken, the first question being introduced by the words "by the court" or "by a juror" as the case may be, and then when the counsel takes up the examination, precede his first question by the words "by the counsel."

FILING OF NOTES.

The court, or judge thereof, may make an order, directing the stenographer to file at once, or within a specified time, the original stenographic notes, taken in any particular case; whereupon the stenographer must file same as required.

NOTES—HOW PRESERVED—WHEN WRITTEN OUT.

The original stenographic notes in a cause, unless ordered filed, must be carefully preserved by the stenographer, for five years after the hearing of the trial; at the end of which time they may be destroyed, and in case he vacates his office for any reason within that time, he shall deliver same to his successor to be kept in like manner, but unless called upon to do so by some one entitled by law to a copy, he is not required to write them out.

OBJECTIONS, RULINGS, AND EXCEPTIONS.

There is nothing in the reporter's record so important to the appellant as the careful and proper recording of objections, rulings, and exceptions. It is because of these that causes are appealed and reviewed by superior courts. Objections are formal and must be fully stated, and when ruled upon, to be available, must be excepted to.

For the convenience of the reporter, we may class objections as general and specific. Of the former there are three, to wit: Irrelevant, Incompetent, and Immaterial. These are general because, usually, the specific grounds or reasons are not stated, but are manifest from the nature of the matter objected to.

Specific objections are detailed statements of the grounds or reasons against the action proposed to be taken. Inasmuch as the objections and exceptions form the gist of the matter reviewed by an appellant court, it is imperatively necessary that they be carefully and fully set forth.

Forms of objections are variously stated, and much depends upon the intelligence of the reporter to put them in proper form. The following is a common manner of putting an objection: "Now it appears, if your honor please, that this question calls upon the witness for a conclusion based upon these facts. The question is incompetent and improper because it does not state the time and place of the occurrences therein specified, and is indefinite and uncertain. And, generally, I object to the question as irrelevant and immaterial." This objection may be condensed in the reporter's transcript to read as follows:

"Objected to as incompetent because it is calling for a conclusion of the witness. Also improper because the question fixes neither time nor place, being indefinite and uncertain, and generally, as irrelevant and immaterial."

Having made a general objection, the counsel, during the argument, may urge upon the court additional grounds of objection, and may or may not intimate to the stenographer that he desires same added to objection already stated. In either case, the objection ought to appear, because the court may sustain it on those grounds. The stenographer may, where objections are general, and are made to several successive questions, just write, "Objected to, same as before," or "same objection."

The decision of the court in passing upon an objection is termed

THE RULING,

And is generally stated as follows: "I sustain (or overrule) the objection;" or "sustained," or "overruled," or "the witness may answer," or "I will allow the question." No matter in what form of language the court announces its ruling, if the witness is permitted to answer, the objection is overruled, and, if not allowed to answer, the objection is sustained. The ruling need not be in the precise language of the court, but the stenographer will write "objection overruled," or "sustained," as the case may be. If, however, the court before or after announcing its ruling, states its reasons therefor, sometimes termed the "holding of the court," they should be reported verbatim. Sometimes propositions are stated to be held by the court in informal language, which should be properly worded by the stenographer in his transcript.

The noting of an exception, while merely formal in fact, must be stated in the record to become available, and must be taken at the time.

The following is a common form of stating an exception: "To which plaintiff (or defendant) duly excepted at the time."

MANUSCRIPT.

The stenographer has the same lien upon a transcript for his fees, for making it, that the law gives a mechanic upon an article or building which he has made, or on which he performed work, the nature of which is the right to hold the article until the fee is paid. If he voluntarily parts with the possession of it, he loses his lien and must resort to the ordinary remedies for collecting other debts. Let the

stenographer be on his guard against the beautiful, smooth promises to pay. The majority of the legal profession are honest and the stenographer may deliver transcript to them and rely on their promises, but there are those who will beat the stenographer with impunity. Do not deliver transcript (and thus sacrifice your rights) to the attorney whose ability or willingness to pay is doubtful (or with whom you are not acquainted), unless his client is financially responsible. Never refuse to accept a payment, no matter how small, on account.

If there is an agreement made in regard to any work, always write it out fully before beginning work, so there will be no quibbling at the end.

FORM OF TITLE PAGE OF TRANSCRIPT

Should be in the following order:

1. Title of Court. (Written in capitals.)
2. Term of Court.
3. Title of Cause.
4. Name of Trial Judge. (In capitals, spaced.)
5. Nature of Cause.
6. Place of Trial, and the Date.
7. Appearances.

And written as follows:

IN THE CIRCUIT COURT OF GREENE COUNTY, MISSOURI.
SEPTEMBER TERM, 1897.

W. A. Longstreet, vs. A. R Settlem. } Before HON. B. D. CARMAN, Judge, and a jury (if a jury).

Springfield, Mo., Sept. 30, 1897.

EJECTMENT.

APPEARANCES:

A. B. Morton, Esq., Counsel for Plaintiff.
James B. Henry, Esq., Counsel for Defendant.

VOCABULARY OF

COURT TESTIMONY

IN THE FORREST CASE.

NOTE.— The words and phrases between "1" and "2" in the vocabulary are selected from the first "100" words in the testimony. The words and phrases between "2" and "3" are selected from the second "100" words in the testimony, and so on, "5" in the vocabulary corresponding with "500" in the testimony and "12" with "1200" etc.

Notice that statements like "being duly sworn and examined on the part of plaintiff, testified as follows," are not written in full in the vocabulary as it is deemed unnecessary, because the stenographer must always supply the wording in such statements when making the transcript.

[amined
1 Being duly sworn and ex-
On the part of plaintiff
Testified as follows
State your name
Geo. E. Kiner
Ask you
Where do you live
I now live
Independence
State where you were
I was
Forrest
Scott street
What relation
Family
Married
Daughter
State if your
Was dead
At the time
Trouble
2 Yes sir
More than
State where your
At the same place
Where were you
Schuyler
State if you are acquainted
With the defendant
Acquainted
With him
State to the jury
Occurred
Between you
And the defendant
I came
3 Walked
Into the kitchen
And then
Into the
Front
Where the defendant
It isn't
As I thought
It was
I then
Upstairs
Retired
Eyes
In order to
Into his room
There was nothing
Up there
Quickly
4 I looked
Saw him
Revolver
As I looked
And as he
Jumped
Grasp
Weapon
When he
Grabbed
Arms
In the scuffle
Down stairs
As you lay
Towards
5 On which
Did he come
Left hand
West
State now
At the time
Shot
He was standing
First
Directly
I was
Did that
Effect
I don't know whether
Blood
Was the first
Was there
On your face
6 Of these
Eye
Is that the place
Right there
If there was
Any effect
Powder
With it
State if you have

Pillow
Which you were
Sleeping
I have
Identify
That was
7 Do you know anything
Yes sir
Tell the jury
What that is
Diagram
Interior
Represents
Slept
House
Where was the defendant
They were
At a table
8 If there
Had been
Difficulty
Between you
And the defendant
No sir
No more than
What you have
What was the
We had not
Each other
Detailed
All the conversation
That took place
Cross examination
What is your name
Son-in-law
Brother-in-law
9 Of the defendant
How long
Had you been
And your family
Been there
Very near a year
I am not positive
As to the exact time
This difficulty
At that time
Traveling
Phrenologist
Didn't have very
Good success
Examining
As to the character
You been
Examiner
10 Were you
Such a matter
As to the time
Buried
Before you got there
I was sent
Did you arrive
Did you remain there
Remained
A few days
Old man
Treated you
11 Prior
Unfriendly
He called me
You were not
That is
Re-direct examination
After this difficulty
Officer
After you had
Into the
Half an hour
Where he came
12 Jail
With the defendant
Child
When you got
Objected
Impertinent
Objection
Sustained
Did you not
Clark
Husband
Step-fathers
Is that the
Only reason
How old are you
Counsel
By the court [there
How long have you lived

13 Sworn for plaintiff
Testified as follows
Direct examination

Your name is
C. L. Sweet
Where do you live

Boonville
Were you acquainted
State if you saw

Immediately
After he was
Alleged

To have been
He came
Gallery

Asked him
What was the matter
State what was his

14 Appearance
In the face
If you remember

Powder
Over his
Looked like

Do you know what time
It was
It was sometime

Are you acquainted
Theodore Forrest
I have never

Seen him
Cross examination
You saw

Burns
Did you see
Under his

He had his
Rag
Did he take

15 He was shot
I don't remember
Any there

How tall
I can't say
Perhaps

He is taller
Identified
By witness

Pistol
Evidence
By the plaintiff

(amined
Being duly sworn and ex-
On the part of the defend-
ant testified as follows

On his
Are you acquainted
With the defendant

16 With the plaintiff
Do you know where
State if you have

Been there
Describe
What you saw

Inside
I saw
Upstairs

Representing
In what part
Of the room

17 It was
Overhead
In the ceiling

State to the jury
From the direction
If it

The other room
It could not
Tell the jury

Have to be
To fire that
Some where

Theodore
How was the
Papered

Newspaper
Did you examine
Whether or not

18 There is
In that room
If there was

I could not
Did you make
An examination

What is your business
Work
Street Car Company

Motorman
Conductor
Any place

Difficulty
When this difficulty
Did you see him

I was running
Had a bottle
Whiskey

19 What was their
Any other
Intoxicated

Drink
How long
Had you known him

Saw him
Take a drink
In your life

20 You are only
He was bumming
Fellows

Do you know
It was not
Don't generally

Did you go
Of this man
I don't

How long ago
Tell the jury
How they are

21 Each other
Is there a
Partition

What is it
What position
Did you hold

In this county
Last May
Jailer

Do you remember
Of the difficulty
For which this defendant

22 Did you notice
I did
What that was

Was there any
Left side
I don't think

Might have been
On the other side
On that side

23 Were you there
Brought there
No sir

Who was
In charge
O'clock

Before I got there
State if this man
Did not have

Near his
Eye
Think he did

Flesh
Wound
Re-called

How long you
Had known
Prosecuting witness

24 Previous
Was the first time
To that time

Reputation
Sustained
As to being

Peaceable
With his
Of him

What is that reputation
I have never
Contrary

25 The first time
Ever saw him
That is my recollection

Refore this difficulty
I don't remember
As near as you know

Never discussed the
Man
With any one

COURT TESTIMONY

IN THE FORREST CASE.

In the Criminal Court of Greene county, Missouri, September term, 1897.

State of Missouri,
vs.
Theodore Forrest.
} INDICTMENT, FELONIOUS ASSAULT.

SPRINGFIELD, MO., Sept. 20, 1897.

BE IT REMEMBERED, that on this 20th day of September, A. D. 1897, this cause coming on to be heard before Charles B. McAfee, judge of the Greene County Criminal Court, and a jury, the following proceedings were had, to wit:

The state, to sustain the issues on its part, offered evidence as follows:

GEORGE E. KINER, being duly sworn and examined as a witness on the part of plaintiff, testified as follows:

DIRECT EXAMINATION.

By Mr. Wear—

Q. State your name. A. George E. Kiner.

Q. I will ask you where you live? A. I now live at Independence, Mo.

Q. State where you were last May? A. I was staying with Mr. and Mrs. S. T. Forrest, 1003 Scott Street, Springfield, Missouri.

Q. What relation had you become to that family? A. I married Mr. and Mrs. Forrest's daughter.

Q. State if your wife was dead at the time of the trouble? A. Yes, sir, had [100] been dead a little more than two months.

Q. State where your wife died? A. At the same place.

Q. Where were you at the time of her death? A. At home, in Schuyler, Nebraska.

Q. State if you are acquainted with the defendant? A. Yes, sir, well acquainted with him.

Q. Now, I will ask you to state to the jury what occurred on the night of the 12th of May, last, between you and the defendant? A. I came home the night of the 12th of May, some time after dark, walked into the kitchen and then into the [200] front room, where the defendant and his mother were sitting at a table, and said, "It isn't as late as I thought it was." I then went on upstairs and retired. About 11 o'clock I was awakened by some one coming upstairs. I opened my eyes and saw the defendant there, and I closed my eyes again. He had to pass the foot of my bed in order to get into his room. I heard him step quickly to the head of my bed, and I knew there was nothing up there that he wanted. I looked [300] and saw him standing over me with a revolver in his hand. Just as I looked he shot and I felt my

face burn. He stepped back, and, as he stepped back, I jumped up. He pointed the revolver at my breast and I was trying to grasp the weapon, and shoved the revolver up, when he fired again. I then grabbed him by both arms, and in the scuffle fell down stairs, and ran out into the yard.

Q. I will ask you, as you lay upon that bed, which way was your face? A. Towards the south, facing this [400] way.

Q. On which side of the bed did he come? A. Left-hand side, west.

Q. State now, at the time of the shot, where he was standing? A. At the time of the first shot, he was standing directly over my left side. I was lying on the left-hand side of the bed.

Q. Did that ball take effect? A. Yes, sir, but I don't know whether the first or second shot. I felt blood running down my face, that was the first I noticed.

Q. Was there any wound on your face made by either one of these shots? [500] A. Yes, sir, right above the eye there.

Q. Is that the place right there? A. Yes, sir.

Q. Now, I will ask you, if there was any effect from powder about you? A. Yes, sir, my face was all burned with it, and it left some marks.

Q. State whether you have here the pillow upon which you were sleeping? A. I have.

Q. I will ask you to present it and identify it. (Witness produces pillow.)

Q. Which way did the ball go that was shot at the time you were lying on the bed? Do you know anything [600] about where it went? A. Only by the pillow I was lying on.

Q. Let us have the pillow.

Q. Is that the pillow you were lying on? A. Yes, sir.

Q. Tell the jury what that is, and did you bring it here? A. Yes, sir, a diagram of the interior of the house.

Q. I will ask you what that is? A. That represents the interior of the house, the bed I slept in.

Q. Where was the defendant when you went in that night? A. They were sitting at a table, he and his mother.

Q. Now, [700] I will ask you, if there had been any difficulty or words that night between you and the defendant? A. No, sir.

Q. No more than what you have stated? A. No, sir.

Q. What was the feeling between you and the defendant? A. We had not spoken to each other for two or three days.

Q. You have detailed all the conversation that took place that night? A. Yes, sir.

CROSS EXAMINATION.

By Mr. Young—

Q. What is your name? A. George E. Kiner.

Q. You are son-in-law of old man Forrest, and brother-in-law of this defendant? A. [800] I am.

Q. How long had you been there, you and your family? A. Been there very nearly a year, I am not positive as to the exact time, but I think very nearly a year.

Q. Two months before the difficulty your wife died? A. Yes, sir.

Q. Where were you at the time? A. I was traveling in Phrenology and did not have very good success and went home.

Q. What is traveling in Phrenology? A. Examining heads as to character.

Q. How long had you been head examiner? A. Three weeks.

Q. How long were you away [900] before your wife died? A. I believe three weeks or such a matter. I am not positive as to the time. I think about three weeks.

Q. You didn't keep a record? A. No, sir.

Q. Was your wife dead and buried before you got there? A. No, sir, I was sent for and came.

Q. Did you arrive home before her death? A. No, sir.

Q. How long did you remain there after her death? A. I remained two months and a few days more.

Q And the old man treated you nicely? A. No, sir, wouldn't speak to [1000] me. Three or four days before the difficulty he was unfriendly, and the day before I started to travel in Phrenology he called me a liar.

Q. You weren't mad about that? A. That's my statement.

RE-DIRECT EXAMINATION.

By Mr. Wear—

Q I will ask you if, after this difficulty occurred, any officer came? A. Not at the time of the difficulty.

Q. How long after you had gone out into the street until an officer came? A. About half an hour.

Q. I will ask you to state what he did when he came? A. I was taken and put in [1100] jail along with the defendant.

Q. I will ask you when you got your child away from Mr Forrest's?

Objected to by the counsel for the defendant as impertinent. Objection sustained by the court, to which ruling of the court the defendant duly excepted at the time.

Q. Did you not go by the name of George Clark? A. My mother married the third time and her husband's name was Clark, so I went by my step-father's name.

Q. Is that the only reason? A. Yes, sir.

Q. How old are you now? A. Twenty-eight last October

Q. How long have you lived here? A. About three years.

C. L. SWEET, being duly [1200] sworn and examined as a witness on the part of the plaintiff, testified as follows:

DIRECT EXAMINATION.

By Mr. Wear—

Q. Your name is C. L. Sweet? A. Yes, sir.

Q. Where do you live? A. 1003 Boonville street.

Q. Were you acquainted with George E. Kiner last May? A. Yes, sir.

Q. State if you saw him immediately or soon after he was alleged to have been shot? A. He came to my gallery next day and I asked him what was the matter. He said he had been shot.

Q. State what was his appearance in the face, if you remember? A. [1300] Had power marks all over his face on the right side of his face, and looked like something had hit him.

Q. Next day after? A. Yes, sir.

Q. Do you know what time it was? A. It was some time during the day.

Q. Are you acquainted with Theodore Forrest? A. No, sir. I have never seen him.

CROSS EXAMINATION.

By Mr. Young—

Q. You saw the powder burns? A. Yes, sir.

Q. Did you see any under his jaw? A. He had his eye tied up with a rag.

Q Did he take it off and show it to you? A. Yes, [1400] sir, told me he was shot. He didn't call my attention to the powder burns on his neck, I don't remember seeing any there.

Q. How tall is Kiner? A. I cannot say.

Q. Is he six feet? A. Perhaps he is taller.

(Pillow identified by witness, and pistol offered in evidence by the plaintiff.)

Here the plaintiff rested its case, and the defendant offered on its part evidence as follows:

EVERETT LEE, being duly sworn and examined on the part of the defendant, testified as follows:

DIRECT EXAMINATION.

By Mr. Harrington—

Q. Are you acquainted with the defendant? A. Yes, sir. [1500]

Q. Are you acquainted with the plaintiff? A. Yes, sir.

Q. And with the Forrest family? A. Yes, sir.

Q. Do you know where they live? A. Yes, sir.

Q. State if you have been there and, if so, whether your attention has been called to any marks about the upstairs of the house.

Objected to by the counsel for the plaintiff as immaterial. Objection overruled by the court, to which ruling the plaintiff duly excepted at the time.

Q. Describe what you saw in the building? A. I saw a pistol mark between the door and bed.

Q. Here is a map [1600] representing the rooms there. Now, this pistol mark was in what part of the room? A. It was right overhead in the ceiling.

Q. State to the jury if, from the direction of that bullet mark, it could have been fired from the other room and make that mark? A. It couldn't that way

Q. Tell the jury where a man would have to be, to fire that shot? A. He would have to be somewhere near Theodore's bed.

Q. How was the ceiling? A It was low enough to reach with my hand, and papered with newspapers.

Q Did (1700) you examine the other room, Mr. Lee? A. Yes, sir.

Q. Tell the jury whether or not there is any bullet mark in that room? A. If there was I couldn't find any.

Q. Did you make an examination to find any? A Yes, sir.

Q. What is your business? A. I work for the street car company as motorman, conductor, or any place they want a man.

Q. Were you acquainted with Mr. Kiner when this difficulty came up. A. Yes, sir.

Q. Did you see him on Sunday, the day the difficulty occurred at night? A. Yes, sir, 1800 I was running a car from Zoo park to Doling park when he, with two other men, got on my car and one of them had a bottle of whiskey.

Q. What was their appearance? A. Like any other three men bumming around together

Q. Intoxicated? A. Some that way, that's the way I took it.

CROSS EXAMINATION.

By Mr Wear—

Q. Did you see Mr. Kiner drink any whiskey that day? A. No, sir.

Q. How long had you known him at that time? A. Two or three months.

Q. Had you known him pretty well? A. I had seen him several 1900 times and talked with him.

Q. Never saw him take a drink of whiskey in your life? A. No, sir.

Q. You are only supposing he was bumming around with those fellows and drinking, because you saw him with two parties and one had a bottle of whiskey? A. Yes, sir.

Q. How do you know it wasn't water? A. They don't generally carry water around that way

Q. When did you go to the house of this man Forrest and make examination of this wall? A. I don't recollect just the date.

Q. How long ago has it been? 2000 A. A couple or three weeks.

Q. There are two rooms upstairs, tell the jury how they are separated from each other. Is there a partition wall or what is it? A. I could not say. Never examined it close enough

---

J. Ben Alsup, being duly sworn and examined as a witness on the part of the defendant, testified as follows .

DIRECT EXAMINATION.

By Mr. Harrington—

Q. What position did you hold in this county last May? A. Jailer.

Q. Of Greene county? A. Yes, sir.

Q. Do you remember of hearing of the difficulty for which this defendant is on trial? A. Yes, sir. 2100

Q. Was this man Kiner brought to the Greene county jail while you were jailer? A. Yes, sir.

Q. Did you notice the condition of his face? A. I did.

Q. State to the jury what that was and which side it was? A. His face was powder burned on the right side of his face and down his neck.

Q. On the right side of his neck? A. Yes, sir.

Q. Was there any signs of powder burns on the left side of his face and neck? A I don't think there was. I know the main burn was [2200] on that side. There might have been some on the other.

CROSS EXAMINATION.

By Mr. Wear—

Q. Were you there the night the two parties were brought there? A. No, sir.

Q. Who was in charge? A. Mr. Hooper.

Q. Were you there next morning? A. It was 10 or 11 o'clock perhaps before I got there.

Q. State if this man Kiner did not have a wound on the right side of his head near the eye? A. I think he did.

Q. A flesh wound? A. Yes, sir

C. L. SWEET — Recalled by plaintiff.

Q. State how long you had known [2300] the prosecuting witness, George Kiner, previous to hearing of this difficulty? A. The day he came back here to bury his wife was the first time I ever met him.

Q. Had you known him previous to that time? A. I never heard of him before.

Q. Are you acquainted with the general reputation he sustained here as to being a peaceable, law-abiding citizen? A. I got acquainted with him. He generally stopped at my place every day.

Q. Are you acquainted with his reputation, from what people generally say of him? A. Yes, sir.

Q. What is that [2400] reputation? A. I have never heard anything to the contrary.

CROSS EXAMINATION.

By Mr Harrington—

Q. The first time you ever saw him was the day he came back to bury his wife? A. That's my recollection.

Q. Two months before this difficulty? A. I don't remember the day.

Q. Wasn't that about two months before this difficulty, the day he buried his wife? A. I couldn't say.

Q. About as near as you know? A. Yes, sir.

Q. You never discussed the man with anyone? A. No, sir. [2487]

1 Sworn
For the plaintiff
Testified as follows

Sebree
Please state
Your name

Residence
W. W. Gideon
How long

Have you lived
I was
Away

Couple
Ozark
At that time

Where did you live
I lived
Christian County

2 What were you doing there
Prior
Clerking

Had you been
For that company
Mercantile Company

Executed
Deed of trust
Benefit

Creditors
Trustee
Yes sir

3 Tell the court
What you did
What did you

Retailed
Newspapers
Public auction

4 Do you know
Handwriting
President

That is my recollection
Disbursements
You may state

5 Including
Furniture
Estimated

Accounts
Indebtedness
When this

6 I don't know
Distributed
Altogether

Conducting
Private
Separate

7 Advertised
Please state
Realized

Public sale
Cross-examined
Defendant's Counsel

8 Represented
Was there
Himself

Keet-Rountree
Plaintiff's Counsel
Character

Irrelevant
Incompetent
Immaterial

9 Objection
Over-ruled
I will ask you

Whether or not
Consulted
Wholesale house

10 Brighten
Chief
Obligated

Owned
Stock-holder
Authorize

11 Acquire
Whatever
No sir

Re-direct examination
Washington City
Opinion

12 Failure
Christmas
He was

Charge
Under this
Stock of goods

13 Witness
Behalf
What is your business

TAY 1-PAGE 165

14 I am secretary
Dry Goods Company
Held

15 Occupy
I was
I don't remember

16 After the
Assignment
You say

He had been there
Transacted
Admitted

17 Lawyer
What was your business
Brothers

In this collection
In their claim
Attorney

18 Collected
What was the first
Purporting

19 Did you know
I did not
Idea

Dreamed
Connected
With this matter

20 Do you remember
Highest
I didn't have

Slightest
If you remember
Pleadings

21 Relation
Existence
I was a

22 Corporation
Merely
Employe

Obligation
Personally
Liable

23 Every one
Of them
Has been

I think
Organization
Panic

24 No other one
During the time
Certainly

25 If there was
Affected
I thought

26 Duty
Board of Directors
Drawn

Active
Indorser
G. W. Logan

27 State whether or not
I was employed
Spoken

He was there
Incident
Surrounding

Circumstances
Relate
Anyhow

28 This question
If I would
Attended

Directly
Indirectly
I did not

Existed
My recollection
As to that

29 Frequently
Judgment
Representing

30 Client
Was not
Excess

I don't think
It was
And you got them

I did
I was the
Bidding

31 Testimony
Offered
Whereupon

Rendered
Dismissed
Any body

TAY 2-PAGE 165

COURT TESTIMONY

IN THE GIDEON CASE.

In the Circuit Court of the county of Christian, state of Missouri, May term, 1898

Keet-Rountree Dry Goods Co. et al.
vs.
Gideon Mercantile Co., W. W. Gideon, Trustee.
} IN EQUITY.

OZARK, MO., May 24, 1898.

BE IT REMEMBERED, that on this 24th day of May, A. D. 1898, this cause coming on to be heard before James T. Neville, judge of the Circuit Court of Christian County, and a jury, the following proceedings were had, to wit:

The plaintiffs, to sustain the issues on their part, offered evidence as follows:

W. W. GIDEON, being duly sworn and examined as a witness on the part of the plaintiffs, testified as follows:

DIRECT EXAMINATION.

By Mr. Sebree—

Q. Please state your name and residence? A. W. W. Gideon; I live in Springfield, Missouri.

Q. How long have you lived in Springfield? A. Well, since I first moved here is about nine years. I was away a couple of years at Ozark during that time.

Q. Where did you live in 1897? A. In 1897 I lived in Ozark, Christian County, Missouri.

Q. What were you doing there in the fall of 1897, and [100] prior to September first? A. I was clerking for the Gideon Mercantile Company.

Q. You say you were clerking for them? A. Yes, sir.

Q. How long had you been clerking for that company? A. About a year and one month.

Q. Now it is shown here in evidence that, on the first of September, the W. W. Gideon Mercantile Company executed a deed of trust to W. W. Gideon, for the benefit of creditors. Are you the W. W. Gideon who was made trustee? A. Yes, sir.

Q. Tell the court what you did with that stock of goods, [200] and all about the way the trust was executed by you. About how long did you keep the goods, and what did you do with them, and how long did you handle them? A. Well, I retailed the goods until March 12, 1898. On February 10th I saw that the

sales were running so low that it was not paying expenses, and the best thing I could do for the creditors was to sell it in bulk, as the deed of trust provided, and I notified the creditors, and I also put my notice in the newspapers of the [300] date and terms of sale, and on the 12th of March I sold them.

Q. At public auction? A. Yes, sir.

Q. Where were you when this deed of trust was executed? Where was it executed? A. It was executed in Ozark.

Q. Do you know who drew the deed of trust? A. Well, I think I know the handwriting. I didn't see it drawn.

Q. Whose handwriting is it? A. I think it is T. J. Gideon's.

Q. He signed this deed of trust as president? A. Yes, sir.

Q Was he at Ozark when this deed of trust [400] was executed, Mr. T. J. Gideon? A. I think so; yes, sir. That is my recollection.

Q Have you your book showing the amounts received and the disbursements? A Yes, sir.

Q. You may state the amount of goods invoiced when they were turned over to you as trustee, just in round numbers? A. They invoiced $6,778.92, including furniture. The furniture was estimated to be worth $250. The goods actually invoiced $6,528.92.

Q. Now, what is the amount of the accounts? A. The accounts amounted to $1,017.50, I think. [500]

Q. What was the amount of the indebtedness of the W. W. Gideon Mercantile Company, when this deed of trust was executed? A. I don't know that I can tell you exactly.

Q. Well, about? A. $4,100 or $4,200.

Q. That is what the Gideon Mercantile Company owed creditors? A. Yes, sir.

Q. How much were these creditors paid by retail sales? A. You mean how much did I distribute to them all?

Q. Yes, sir. A. I distributed $3,112.63.

Q. You distributed that altogether? A. Yes, to the different creditors.

Q. You pro [600] rated it? A. Yes, sir.

Q. Was that on retail sales, or did that include the public sale of $1,000 and something? A. Well, that was on the total amount of sales.

Q. In conducting this private sale did you buy any staple articles in order to enable you to keep the stock up? A. Yes, sir.

Q. You kept a separate account of that? A. Yes, sir.

Q. You advertised the stock for sale? A. Yes, sir

Q. And sold it on that day in March? A. Yes, sir; 12th of March, 1898.

Q. Please state to [700] the court who bought the goods and the amount realized at that public sale? A. G. W. Logan bought the goods and the amount he paid for them was $1,000.

CROSS EXAMINED BY DEFENDANT'S COUNSEL.

By Mr. Watson—

Q. You stated in your answer that at this public sale the plaintiffs were represented by agents? A. Yes, sir.

Q. Who were the agents representing them? A. Well, Mr. Rountree was there himself, of the firm of Keet-Rountree.

Plaintiff's counsel here objects to this question and answer, and this character of examination because irrelevant, incompetent and immaterial. Objection overruled, [800] to which ruling plaintiffs then and there duly excepted at the time.

Q. I will ask you whether or not you consulted these parties as to whether you should keep this stock up? A I did. I went to Keet-Rountree's wholesale house to talk about that matter. They thought the thing to do was to brighten up the stock and keep staples on hand.

Q. Those goods were paid for in cash? A. Yes, sir.

Q. The profits on those staples went to the creditors the same as any other sale? A. Yes, sir. I sold them for ten per cent above cost. [900]

Q. You said in your examination in chief that you agreed to pay $100 a month for these goods, until you had paid what they were obligated to pay? A. Yes, sir.

Q. Had you ever owned any stock in it? A. Yes, sir.

Q. How long before this deed of trust was executed to you, how long had it been before that, since you had owned any stock? A. I suppose a year and a half. I sold out the latter part of February or first of March, 1896.

Q. To whom did you sell your stock? [1000] A. To M. V. Gideon.

Q. Then you were not a stock-holder at that time? A. No, sir. Had no interest in it.

Q. When you took charge of these goods as trustee did you have any interest in the goods? A. No, sir; not a thing.

Q. Were these goods bought in for you at that sale by your consent or knowledge? A. No, sir.

Q. Did you authorize anybody to bid for you? A. No, sir.

Q. Did you acquire any interest whatever by the purchase of these goods by G. W. Logan at that sale?

Objected to as irrelevant, [1100] incompetent and immaterial. Objection overruled, to which ruling plaintiffs then and there duly excepted at the time.

A. No, sir; I did not.

Q. You had had no talk with him or anyone about buying the goods prior to that for yourself? A. No, sir.

Q. You stated that you came up, after these goods were bought on Monday? A. Yes, sir.

RE-DIRECT EXAMINATION BY PLAINTIFF'S COUNSEL.

By Mr. Sebree—

Q. Where was F. M. Gideon, if you know, at the time of the public sale; was he there? A. I think not.

Q. Where does he live? A. He lives [1200] in Washington City. My opinion is that he was in Nebraska visiting his brother-in-law.

Q. He wasn't in Ozark? A. No, sir.

Q. How long before the sale had he been in Ozark; since the failure? A. I think so; yes, sir.

Q. How long before the public sale? A. I think he left there before Christmas. He was there perhaps a month.

Q. What position, if you know, did F. M. Gideon hold in the Gideon Mercantile Company? A. I couldn't tell you.; he was a stock-holder, I know that.

Q. Was he a director? A. I couldn't tell [1300] you whether he was or not; I don't know.

Q. What other property, if any, did you take charge of under this deed of trust as trustee other than the stock of goods, furniture and accounts? A. Only the stock of goods, furniture and accounts.

M. C. BAKER, being duly sworn and examined as a witness on behalf of the plaintiffs, testified as follows:

DIRECT EXAMINATION.

By Mr. Sebree—

Q. What is your business? A. I am secretary of the Keet-Rountree Dry Goods Company

Q. How long have you held that position? A. Several years.

Q. What position did you occupy with [1400] this house in 1897, if any? A. I was secretary.

Q. What are your duties as secretary regarding the accounts and credits of the Keet-Rountree Dry Goods Company? A. I have charge of them.

Q. Charge of the accounts and notes? A. Yes, sir.

Q. Did your house have any dealings with W. W. Gideon Mercantile Company? A. Yes, sir.

Q. State about what they owed you in September, 1897, at the time they made the deed of trust? A. It was about $1,100. They owed us a note of $1,033, and the account was about—I don't remember just what the account was. I have a [1500] statement there. It was about $1,100 altogether.

Q. Is that the note you hold there? A. Yes, sir; there is a credit on this note.

Q. Was the amount paid in full? A. The account was paid in full after the assignment. At the time they made the assignment our claim was something like $1,100 and the interest, I think, up to that time.

CROSS EXAMINED BY DEFENDANTS' COUNSEL.

By J. J. Gideon—

Q. You say that he had been there and handed you checks and transacted business for W. W. Gideon? A. Trustee; yes, sir.

Q. For whom did he transact business with you before that? A. The Mercantile Company. [1600]

It is admitted that at the time of the execution of the deed of trust offered in evidence, the directors of the W. W. Gideon Mercantile Gompany were: T. J. Gideon, president; F. M. Gideon, E. F. Gideon, I. F. Gideon, and M. V. Gideon, secretary.

J. T. WHITE, being duly sworn and examined as a witness on behalf of the plaintiffs, testified as follows:

DIRECT EXAMINATION.

By Mr. Sebree—

Q. You live in Springfield, Missouri? A. Yes.

Q. What is your business? A. Lawyer.

Q. What was your business in 1897 and 1898, and where? A. I was in the law business here. I represented Barton Brothers in this collection.

Q. In their claim [1700] against the Gideon Mercantile Company? A. Yes, sir.

Q. How were you representing them? A. I was representing them as attorney for them for the purpose of making the collection.

Q. They sent the claim to you? A. They sent the claim to me; yes, sir.

Q. You collected the money on the claim? A. Yes, sir.

Q. What was the first payment? A. The first payment was made by T. J. Gideon; that is, he came to my office with a check. I knew a payment was to be made about that time. Whether it was payable to me [1800] or payable to him and then indorsed to me, I don't remember.

Q. Who was he purporting to represent? A. The trustee, Mr. W. W. Gideon.

Q. Were you present at the sale? A. I was present when he sold the goods, and bid on them.

Q. Did you know who got the goods? A. I did not.

Q. Did you know that the goods were bid in for T. J. Gideon? A. I did not. I had no idea of it; never dreamed of it until some time after; I learned it through you, or someone connected with this [1900] matter.

Q. Did he ever speak to you or any other creditor, to your knowledge, about buying these goods in? A. Never did.

CROSS EXAMINED BY DEFENDANTS' COUNSEL.

By Mr. Watson—

Q. You say you bid on these goods? A. Yes, sir.

Q. As attorney for Barton Brothers? A. As attorney for Barton Brothers; yes sir.

Q. Do you remember your highest bid? A. I think I ran them up about as high as they went. I didn't have the slightest idea what they were worth.

Q. I will ask you if you remember having a talk with W. W. Gideon in [2000] which you instructed him to send checks to you by T. J. Gideon? A. No, I don't remember that I did.

Plaintiffs here rested their case.

Defendants, to sustain the issues on their part, offered evidence as follows:

THOMAS J. GIDEON, one of the defendants, being duly sworn and examined as a witness for the defendants, testified as follows:

DIRECT EXAMINATION.

By Mr. Watson—

Q. Are you the Thomas J. Gideon mentioned in these pleadings? A. Yes, sir; I am.

Q. I will ask you what relation you had with the W. W. Gideon Mercantile Company while it was in existence? A. I [2100] was a director, stock-holder and president.

Q. When this deed of trust was executed by the Gideon Mercantile Company did W. W. Gideon have any interest in the goods or hold any stock in the corporation? A. None, he hadn't for over a year.

Q. And did he at the time of the sale have any interest in the goods, or in the stock of the corporation? A. He did not. He was merely an employee of the corporation, a clerk.

Q. I will ask you whether or not these obligations that you were personally liable for have been [2200] paid by you? A. Every one of them has been paid by me and F. M. Gideon.

Plaintiffs object to the last answer and statement of the witness for the reason that it is irrelevant, incompetent and immaterial and relates to debts not secured by the deed of trust, and not pleaded in the answer. Objections overruled, to which plaintiffs then and there duly excepted at the time.

CROSS EXAMINED BY PLAINTIFFS' COUNSEL.

Q. How long were you president of the Gideon Mercantile Company? A. I think I was from its organization down to the time of making the deed of trust. [2300]

Q. Do you remember when it was organized? A. I think it was organized in March or April, 1893, at the breaking out of the panic.

Q. Who drew the deed of trust when they made their assignment? A. I drew it.

Q. Did you act as the attorney in that matter, for the Gideon Mercantile Company, or the trustee? A. No, sir; there was no attorney about it.

Q. Well, in drawing the deed of trust it required one. A. I don't know what you call it. I acted as president and did the work and [2400] didn't charge anybody anything.

Q. You had no other attorney to transact this business? A. No, sir; I had no other one.

Q. Well, during the time you were president of the company in any legal matters that came up you advised them? A. Oh, certainly, if there was anything that affected the corporation, as president of the corporation, I thought it was my duty to let the board of directors know it, or the manager, and I did so.

Q. After the deed of trust was drawn did you still look out for the interest of the company the same as [2500] usual, as president or attorney either? A. After the deed of trust was drawn, I didn't regard the company as being in active life at all, and I looked after the interest of myself as indorser for it.

GEORGE W. LOGAN, being duly sworn and examined as a witness on behalf of defendants, testified as follows:

DIRECT EXAMINATION.

By Mr. Watson—

Q. What is your name? A. G. W. Logan.

Q. State whether or not you had anything to do with the sale of the W. W. Gideon stock of goods at Ozark, and, if so, what relation you acted in, and [2600] for whom, and what you did? A. I bought that stock of goods, sold under the deed of trust. I was employed or spoken to by Mr. T. J. Gideon to buy the stock of goods. I went to my office about 1 o'clock, I think it was, on the day of the sale, 12th of March, 1898, and he was there; and the incident and surrounding circumstances, of course, I couldn't relate, but anyhow this question came up. Mr. Gideon asked if I would represent him at that sale, and I told him that I would. He [2700] authorized me to bid $1,000 for the stock of goods, and I attended the sale and bid $1,000, and the stock of goods was knocked off to me.

Q. I will ask you whether or not you represented W. W. Gideon at that sale directly or indirectly? A. I did not.

Q. Now, in the sale of these accounts I will ask you whether the same state of facts existed as in the sale of the goods? A. Yes, sir.

Q. What were your instructions as to that? A. He instructed me to buy the accounts, provided they did not [2800] go for more than $100, I think; my recollection is it was $100, I won't be sure as to that.

Q. You think he instructed you to give as much as $100 for them? A. Yes.

CROSS EXAMINED BY PLAINTIFFS' COUNSEL.

By Mr. White—

Q. You say that the trustee, Mr. W. W. Gideon, consulted you frequently as attorney, while he was running that store? A. Yes, previous to this time.

Q. Previous to the public sale? A. Yes.

Q. What was your first bid on those goods? A. I don't remember. I know what [2900] my last bid was.

Q. Give your best judgment as to what your first bid was. A. Well, I don't know. If I knew whether I made the first bid or not I could guess pretty well.

Q. You were trying to buy them just as cheap as you could? A. I was representing my client.

Q. Your first bid wasn't in excess of $600? A. I don't think it was.

Q. He told you to buy the accounts and not bid over $100? A. Yes, sir.

Q. And you got them at $25? A. I [3000] did, because I was the only man that bid on them.

Q. Did you tell anybody there that day that you were bidding for T. J. Gideon? A. I don't think I did.

This was all the testimony offered. Whereupon the Court on the 30th day of January, 1899, rendered judgment for defendants and dismissed plaintiffs' bill. [3060]

VOCABULARY OF

COURT TESTIMONY

IN THE ROSS CASE.

1 George Ross
How old are you
What relation

Are you
Edward
Thirza

2 Brother
Sister
Younger

Older
Christmas
Girl

Where did your
Father
Reside

Southwest
Liberal
In this county

3 Do you know whether
He was
Expecting

Train
Where was the
Territory

Railroads
Vague
Indefinite

Uncertain
In this case
Intending

4 I can't say
Did you know
Half past

Did you make
Search
After that

5 I did
What time
O'clock

Where did you go
Crossing
Stopping

Father there then
Do you remember
I don't remember

6 Evening [not
Do you know whether or
Drinking

Somewhat
I suppose
Hardware

7 Beyond the
Cousin
Drunk

8 Incompetent
Timmonds
Condition

9 Where this
Guess
Are acquainted

10 Ground
Memphis
Pedro

Missouri Pacific
Cultivated
Sherman

11 Where do you reside
In this county
Are you the

Station agent
Are you able to
Regular

12 Running
Passenger
Winter

Question
Memory
Schedule

13 Discharged
Risk
Hardly

Positively
Tickets
Purchaser

14 Agent
Fired
Authorize

15 Attempt
Rules
Fort Scott

16 What is your business
Locomotive engineer
How long

By that company
Distance
Handling

Engineer
Control
Behind time

17 Recollect
What do you
Diameter

Cylinder
Started
After you came

18 Somewhere
Ahead
Ashes

Afterward
Garment
What were you doing

19 Crosses
Danger
Obey

20 Frequent
Acting
State whether

It is customary
Burning
Water-tank

21 Allowed
Platform
If there is not

22 Allowable
Re-direct examination
Appearance

23 Understood you
Closer
Re-cross examination

Night
Moonlight
Hazy

24 Affect
Headlight
Neutralizes

Jack Lavery
Happen
Conductor

25 Morning
What did you
Discover

Washed
Dressed
Arm

Broken
Cross examination
Isn't

Dumped
Recalled
While

Some one
Questions
Cravens

Stenographer
Scraped
Level

26 Shadow
Where were the
Spotted

Dark
Mistook
How close

Mistake
Discovered
Maintain

27 Issues
Offered
Testimony

Where did you live
Foreman
State what

28 Center
Judgment
Oliver

Hollingsworth
Locomotive
Inspector

29 Gulf
Arrival
Bespattered

30 Blood
Evidence
Contact

Thorough
Examination
Indications

31 I didn't
Boys
Particular

Wiper
Employes
Rested

COURT TESTIMONY

IN THE ROSS CASE.

In the Circuit Court of the county of Barton, state of Missouri, September term, 1898.

Edward and Thirza Ross, by their next friend, George Ross,
vs.
Kansas City, Ft. Scott & Memphis R. R. Co.

} SUIT FOR DAMAGES.

LAMAR, MO., Sept. 15, 1898.

BE IT REMEMBERED, that on the 15th day of September, A. D. 1898, this cause coming on to be heard before James T. Neville, judge of the Circuit Court of Barton County, and a jury, the following proceedings were had, to wit:

The plaintiffs, to sustain the issues on their part, offered evidence as follows:

GEORGE ROSS, sworn and examined as a witness on the part of the plaintiffs, testified as follows:

DIRECT EXAMINATION.

By Mr. Cravens —

Q. How old are you? A. Twenty-five years old.

Q. What relation are you, if any, to the plaintiffs, Edward Ross and Thirza Ross? A. I am a brother to them.

Q. How old is your brother, Edward Ross? A. He is seventeen years old.

Q. How old is your sister, Thirza Ross? A. She is thirteen years old.

Q. Have you any brothers or sisters younger than Thirza? A. No, sir.

Q. Who is the next older than Thirza?

Objected to [100] by the counsel for the defendant, as irrelevant and immaterial. Overruled. To which ruling the defendant by its counsel, then and there, duly excepted at the time.

A. Edward.

Q. Is Edward the only boy that is under twenty-one years of age, or that was under twenty-one years of age last Christmas? A. Yes, sir.

Q. Is Thirza the only girl that was under eighteen years of age at that time? A. Yes, sir.

Q. Where did your father reside? A. A mile southwest of Liberal.

Q. In this county? A. Yes, sir.

Q. Do you know whether [200] he was in the town of Liberal on the night of December 24th, last? A. Yes, sir, he was there.

Q. Do you know whether he was expecting any one to arrive on the train? A. Yes, sir; he was.

Q. Where was the person coming from that he was expecting? A. From the Territory.

Q. How many railroads are there in the town of Liberal? A. Two.

Q. Which one of those roads might he have come on, in coming from the Territory?

Objected to by counsel for defendant as vague, indefinite, and uncertain, and as immaterial in 300 this case. Overruled. To which ruling of the court, the defendant by its counsel, then and there, duly excepted at the time.

A. He could come on either road.

Q. Did your father know which road he was intending to come on? A. I can't say.

Q. Did you know? A. No, sir.

Q. What time that night did you last see your father alive and where was he? A. Well, I should judge it was about half-past eight and it might have been as late as half-past nine.

Q. Did you make any search for him 400 after that? A. Yes, sir, I did.

Q. About what time did you make the search? A. Why, it was just about ten o'clock.

Q. Where did you go? A. I went down to the crossing, and to the stopping post, west of the crossing.

Q. Did you find your father there then? A. No, sir.

Q. Did you see him any more that night? A. No, sir, I did not.

Q. Did you hear any train come in on the K. C. F. S. & M. after you left town? A. Yes, sir.

Q. Do you remember 500 what time you got home? A. I don't remember just what time it was when I got to the house.

Q. Where did you next see your father? A. I never saw him any more after that evening; I never looked at him.

Q. Do you know whether or not your father was drinking somewhat that night? A. Why, I suppose he was, yes, sir.

CROSS EXAMINATION.

By Mr. Hamlin—

Q. Where was your father at half-past eight that evening, the time you say was the last time you ever saw him? A. It was about 8 o'clock I think. He was 600 going up Main street, near the hardware store; going north.

Q. Was he with anybody? A. No, sir; he was alone.

Q. Did you notice where he went? A. I did not; no, sir.

Q. You didn't go beyond the stopping post? A. Yes, sir, we went 20 or 30 feet beyond it, far enough so that I could see that he wasn't on either side of the track there.

RE-DIRECT EXAMINATION.

By Mr. Timmonds—

Q. Who did you say went down there with you? A. My cousin.

Q. The one that came in on the train? A. Yes, sir. 700

Q. Had he and your father met yet; did your father know that he was in town? A. No, sir.

Q. Why did you and your cousin go down and look for your father? A I just went down; I said, "we will go down and see if father knows you. He thinks you are coming on the train; if he is very drunk he will look on all the trains."

Objected to by the counsel for the defendant as immaterial and incompetent.

By Mr. Timmonds:—They drew out the fact as to what he went there to look for, 800 and I want to know why he went there. Overruled. To which ruling the defendant by its counsel, then and there, duly excepted at the time.

Q. What is the condition of the railroad track on the K. C. F. S. & M. railroad where this stopping post west of the crossing is; explain how the track lays there what condition it was in, and all about it? A. I could not state what condition it was in then; I guess it is in good condition.

Q. Are you acquainted with the ground on the Memphis road between the 900 crossing and the first street west? Do you know what is the first street west of the crossing? A. Yes, the first street is Pedro, west of the Missouri Pacific crossing.

Q. Do you know whether the grounds are fenced on either side of the Memphis road between that street and the railroad crossing? A. Part of the way, it is.

Q. Do you know anything about whether it is cultivated or not? A. Yes, sir, it is cultivated, a part of it.

J. W. SHERMAN, sworn and examined as a witness on the part of the plaintiffs, testified as 1000 follows:

DIRECT EXAMINATION.

By Mr. Timmonds—

Q. Where do you reside? A. At present at Liberal, Mo.

Q. In this county? A. Yes, sir.

Q. Are you the Station Agent of the Memphis railroad at that point? A. Yes, sir.

Q. How long have you been holding that position? A Since July, 1888. I think it was.

Q. Are you able to state what was the regular running passenger and freight trains over that railroad last winter, about Christmas time? A. I don't know that I understand your question.

Q. I want to learn from you what trains, what passenger and what 1100 freight trains passed regularly through that town over this road, last winter about Christmas time? A. My memory is not clear on that point just now.

Q. If a person should ask you what time a train arrived there, could you tell him? A. Yes, sir, the passenger trains that run on schedule time.

Q. Do you know whether or not this railroad company received and discharged passengers at the stopping place at the crossing?

Objected to by counsel for defendant as irrelevant and immaterial. Overruled. To which ruling the defendant by its counsel, then and there, duly excepted at [1200] the time.

A. They are not supposed to receive and discharge passengers there. If a man gets on or off there, he does so entirely on his own risk.

Q. Do you know whether the company receive and discharge them there? A. They are not supposed to.

Q. Do you know whether they do that or not? A. I don't know, I am hardly ever down there; my station, you know, is at the depot.

CROSS EXAMINATION.

By Mr. Hamlin—

Q. I understand you to say that it is positively against the instructions to the agents to sell tickets on any train that [1300] does not stop at the stations? A. Yes, sir.

Q. A man can come and buy a ticket to-day, and ride on it at any time when he can catch a train? A. Yes, sir.

Q. When they are sold, they are not sold with the understanding that the purchaser is to ride on trains that do not stop at the station, where it is sold? A. No, sir.

Q. It is a fact that an agent would be fired if he should authorize or attempt to authorize a person to get on a train that didn't stop there? A. [1400] Yes, sir; those are the rules of the company.

E. W. KELLS, sworn and examined as a witness on the part of the plaintiffs, testified as follows:

DIRECT EXAMINATION.

By Mr. Timmonds—

Q. Where do you reside? A. At Fort Scott, Kans.

Q. What is your business? A. I am a locomotive engineer.

Q. For what company? A. The K. C. F. S. & M.

Q. How long have you been employed by that company? A. Almost ten years, it will be in a month or two.

Q. Where do you run now? A. I am running between Kansas City and Springfield.

Q. How long [1500] have you been a locomotive engineer? A. I commenced my first running in 1873; that is, to go any distance on the road; I had been handling an engine before that.

Q. How old are you? A. Fifty-one past.

Q. Did you as an engineer have control of an engine pulling freight train No. 48 over this railroad through this county, on the night of the 24th of December last? A. Yes, sir.

Q. Were you on time or behind time? A. I was behind time.

Q. About how much behind time? A. I [1600] don't just recollect, but I presume I was a couple of hours behind time.

Q. What sort of an engine did you have? A. I had an eight-wheel engine, 17x24.

Q. What do you mean by 17x24? A. The diameter of the cylinder is 17 inches and the stroke is 24 inches.

Q. What sort of brakes did you have on that train? A. The train had hand brakes and a few cars with air brakes.

Q. About how many cars did you have air brakes on? A. I [1700] don't recollect.

Q. Do you remember, Mr. Kells, whether or not you stopped the train before you passed over the railroad crossing at Liberal? A. Yes, sir; I stopped at the stopping post.

Q How soon did you start your train, after you came to a stop? A. Well, right away; my recollection is that I started right up. We only waited to make the stop required at the crossing.

CROSS EXAMINATION.

By Mr. Hamlin—

Q. I understand you to say now that you saw a pile of ashes before your engine, somewhere in front of you, not far from the stopping post [1800] west of the crossing? A. Yes, sir.

Q. Did you see anything else on the track ahead of you except the pile of ashes, and afterward the piece of garment at about the same place? A. No, sir.

Q. What were you doing there, as you drew your train over the Missouri Pacific track? A. Looking up the Missouri Pacific track to the right and left; looking out for my train.

Q. Is it the duty of an engineer, when he crosses another railroad, to keep looking to the right and left? A. Yes, sir.

Q. Is there any danger [1900] that trains on that road might come in and not see you, or might not obey the law, and run into you? A. Yes, it is very frequent that trains come together on a crossing.

Q. And you were acting in the discharge of your duty in looking to the right and left? A. Yes, sir.

Q. I will ask you to state whether it is customary to clean ashes out at that place? A. Yes, at any time or place where we make a stop, if we think there is any danger of burning the grates. The stopping post [2000] at a crossing is a very common place, and at the water-tank.

Q. Can an engineer clean the pan without stopping the train? A. No, sir.

Q. Are you allowed to clean it at the platform or near the station. A. No, sir. We do it sometimes if there is not a great deal, to save a stop, if we are short of time, but it is not allowable.

RE-DIRECT EXAMINATION.

By Mr. Timmonds—

Q. Did I understand you to say that this object was a pile of ashes, or that you supposed it to be one? A. I supposed it to [2100] be one; it had that appearance.

Q. I understood you to say that this object which you supposed to be a pile of ashes, when you got closer, you supposed it to be a garment? A. Yes, sir.

RE-CROSS EXAMINATION.

By Mr. Hamlin —

Q. What kind of a night was that? A. It was a moonlight night; a hazy moonlight night.

Q. What effect does moonlight have upon a headlight? A. Well, the moonlight neutralizes the headlight.

JACK LAVERY, sworn and examined as a witness on the part of the plaintiffs, testified as follows:

RE-DIRECT EXAMINATION.

By Mr. Timmonds —

Q. Where do you reside? A. At Liberal, Mo. 2200

Q. How long have you resided there? A. About eight years.

Q. Did you know James Ross in his life time? A. Yes, sir.

Q. Were you at Liberal on the morning of last Christmas? A. Yes, sir.

Q. Where did you see him after he had been hurt? A. I saw him at the side of the railroad track.

Q. How did you happen to be down there? A. The conductor came up and asked me to go down and take care of him until morning.

Q. The conductor of the passenger train? A. Yes, sir.

Q. The east 2300 bound train coming this way from Liberal? A. Yes, sir.

Q. When you moved him what did you discover? A. When we washed and dressed him we found that his arm was broken, his leg was broken in two places, and his left eye was gone,

CROSS EXAMINATION.

By Mr. Hamlin —

Q. Isn't it true that there are a number of places along there that show where ashes have been dumped? A. Yes, sir.

Q. A good many places? A. Yes, sir; but they had been leveled down even with the track and looked like a shadow.

JACK LAVERY, recalled for the plaintiffs, testified 2400 as follows:

RE-DIRECT EXAMINATION.

By Mr. Timmonds —

Q. Just before you went off the stand, and while I was talking with some one at the rail, there were two questions put by Mr. Hamlin and answered by you which I did not hear. I find, from the record of the stenographer, they are these: "Isn't it true that there are a number of places along there where ashes have been dumped," and you answered "yes." The other question is "a good many places," and your answer "yes"? A. Yes, but I said they had been scraped down level with the track, and they looked like 2500 a shadow.

Q. Where were the piles of ashes, and in what condition were the several piles that you referred to? A. They were where the ashes had been dumped and were leveled down with the rest of the track, and they looked like a shadow at night; it made the track spotted in the dark.

RE-CROSS EXAMINATION.

By Mr. Hamlin —

Q. You say you mistook one of these ash-piles or spots for the body of Ross, when you were looking for him? A. Yes, sir.

Q. How close were you to it when you thought it was the body? A. About 30 feet. 2600

Q. How near did you get to it before you discovered the mistake? A. About 9 or 10 feet.

The plaintiffs here rested their case.

The defendant, to maintain the issues on its part, offered the following testimony, to-wit:

M. Fox, sworn and examined as a witness on the part of the defendant, testified as follows:

DIRECT EXAMINATION.

By Mr. Hamlin —

Q. Where do you reside? A. I live out in Kansas.

Q. Where did you live last Christmas? A. I lived in Pedro, Mo.

Q. What were you doing? A. I was track foreman on the Memphis road.

Q. Do you remember going 2700 along the track of the Memphis road, early on the morning of the 25th of December last? A. Yes, sir.

Q. If you found anything there, state what it was and where you found it? A. I found a piece of an old vest.

Q. Where? A. In the center of the track.

Q. At what point on the track, with reference to the stopping post? A. To the best of my judgment it was about 150 feet west of the stopping post.

Oliver Hollingsworth, sworn and examined as a witness on the part of the defendant, 2800 testified as follows:

DIRECT EXAMINATION.

By Mr. Hamlin —

Q. Where do you reside? A. In Fort Scott, Kansas.

Q. What is your business? A. Locomotive inspector.

Q. For what company? A. For the Gulf.

Q. How long have you been car and engine inspector? A. About two years and three months.

Q. I will ask you to state to the jury if you inspected engine No. 55 on its arrival in Fort Scott, on the morning of the 25th of December? A. Yes, sir; I think so.

Q. That morning after its arrival? A. Yes, sir.

Q. About what time in the day [2900] did you inspect it? A. Somewhere between eight and nine o'clock.

Q. I will ask you whether you examined it to see whether it was bespattered with blood, or other evidence of its having come in contact with a living body? A. Yes, sir; I gave her a thorough examination for that purpose.

Q. Did you find any indications of that kind? A. No, sir; I didn't find anything.

CROSS EXAMINATION.

By Mr. Timmonds —

Q. What caused you to make such an examination that morning? A. I heard some of the boys say that engine No. 55 had run over a man [3000] down the road, and that called my attention to it in particular.

Q. Who did you hear say it had run over a man? A. It was the wipers, I don't know their names.

Q. Some of the employes of the road? A. Yes, sir.

Defendant here rested its case. [3050]

VOCABULARY OF

COURT TESTIMONY

IN THE ABBOTT CASE.

1 James Abbott
Defendant
Introduced

By the plaintiff
Testified as follows
Witness

Subscription
Signature
Yes sir

That is my
I will ask you
If you ever

Paid that
$5,000
Manufacturing Co.

I consider
That I paid
Did you ever

Thompson Manufacturing [Co.
That you did pay it
That I can

2 Circumstances
You say
Did you pay it

Property
All the facts
Yes or no

To that question
For the delivery
Did you pay that

I did not
Cross examination
You stated

In your direct examination
That you considered
Will you explain

3 Contract
Composing
For the conveyance

To them
Examined that
Whether or not

Articles
Association
Excepted

Accepted
By the court
Issued

I would
Certificate
Ask you

4 What you
With the subscription
Disposition

Was made
Subscribed
By you

Objected to by the counsel
For the plaintiff
Objection sustained

Sworn and testified
In his own
Behalf

As follows
Direct examination
You may now

What was done
In relation
My subscription

Evidence
Scott Investment Co.
Was cancelled

5 Issuance
You say
Were substituted

Which were
Procured
Officers

Members
If you have
Ever seen

How long
This subscription
Was it

6 You stated
Immediately
Canvassing

And they were
Did you know
Mr. Massey

7 Objected to as irrelevant and immaterial, objection sustained. Exception for [defendant
What you know
Whatever
Bringing

TAY 1-PAGE 185

8 Substitution
Entirely
Dissevered

Connection
And there was nobody
Surprised

Proceedings
Instituted
You said

Did you know
Your name was
That you were

How do you
Testimony
Remark

9 As I understand you
Did you sign
Of the directors

Didn't you know
It would be
Certainly

10 Yesterday
Of that fact
Also signed that

Obligating
Myself
Document

11 Paid their money
Where was the
Hibler

Who was present [lection
To the best of my recol-
Were there

You say that
Tell the court
How that was done

I have told
Details
Question

12 Solvent
To them
Organization

That it was the
Street
A few days [there is

13 Do you know whether
Transactions
At their meeting

I don't know
Record
Which you mention

14 Releasing
Sworn
For the defendant

Testified as follows
Agreement
By the members

15 Atwood
I don't remember
Official

Themselves
Conversation
Adjournment [ing

16 What was the understand-
Cancellation
Did you ever see

17 If you know
Could you tell
Any other business

18 I have never
I do not recollect
Refresh

Your memory
As to the date
That was the

19 They were
Authorized
That you remember

I asked you
Adjourned
Recollection [lection

20 To the best of my recol-
Secretary
Who were

Corporation
Capital
State what you know

21 Effecting
Of this sale
Result

He has
Commencement
Helping

TAY 2-PAGE 185

COURT TESTIMONY

IN THE ABBOTT CASE.

In the Circuit Court of the county of Greene, state of Missouri, May term, 1898.

Thompson Manufacturing Company,
vs.
James Abbott.
} SUIT ON SUBSCRIPTION.

SPRINGFIELD, MO., May 26, 1898.

BE IT REMEMBERED, that on the 26th day of May, A. D. 1898, this cause coming on to be heard before James T. Neville, judge of the Circuit Court of Greene county, and a jury, the following proceedings were had, to wit:

The plaintiff, to sustain the issues on its part, offered evidence as follows:

JAMES ABBOTT, the defendant, introduced as a witness by the plaintiff's counsel, testified as follows:

DIRECT EXAMINATION.

By Mr. Heffernan—

Q. (Showing witness subscription list.) Is that your signature? A. Yes, sir, that is my signature.

Q. I will ask you, if you ever paid that subscription of $5,000 to the Thompson Manufacturing Company? A. I consider that I paid it; yes, sir.

Q. Did you ever pay that $5,000 in money to the Thompson Manufacturing Company? A. No, sir; I never paid it in money to the Thompson Manufacturing Company.

Q. You mean to say that you did pay it? A. [100] I mean to say that I can explain the circumstances and conditions under which it was paid.

Q. You say you didn't pay it in money? A. Yes, sir.

Q. Did you pay it in property? A. Do you want all the facts?

Q. I want you to say yes or no to that question? A. There was a contract for the delivery of property.

Q. Did you pay that in property? A. No, sir; I didn't pay it.

CROSS EXAMINATION.

By Mr. Massey—

Q. You stated in your direct examination that you considered this paid. Now will you explain in what way [200] that payment was made? A. By contract with the gentlemen composing the Thompson Manufacturing Company for the conveyance of property to them.

Q. Examine that paper. I will ask you whether or not that is the contract under which you signed these articles of association? A. Yes, sir.

Q. What became of your subscription to the Thompson Manufacturing Company?

Plaintiff objected to this question as incompetent. Objection sustained by the court. To which ruling of the court the defendant duly excepted at the time.

By the Court—

Q. Did you ever get any stock issued to you? A. I never 300 had a certificate.

By Mr. White—

Q. I would like to ask you what you did with the subscription to that stock?

Q. What disposition was made of that certificate of $5,000 of stock subscribed by you?

Objected to by the counsel for plaintiff as incompetent and immaterial. Objection sustained. To which ruling the defendant duly excepted at the time.

James Abbott, sworn, testified in his own behalf as follows:

DIRECT EXAMINATION.

By Mr. Massey—

Q. You may state just what was done in relation to your subscription to that stock, which they have introduced in evidence. What was done by 400 you and the Thompson Manufacturing Company, and the Scott Investment Company in relation to it? A. My subscription was cancelled by the substitution of other subscriptions and the issuance of other stock.

Q. What subscriptions were these which you say were substituted for yours? A. Subscriptions which were procured by the officers and members of the Scott Investment Company.

To which question and answer plaintiff objected, and the objection was, by the court, sustained and evidence not permitted, to which ruling of the court the defendant duly excepted at the time.

Q. How long was it after this subscription was made 500 before these other subscriptions were returned in lieu of it, as you stated? A. Immediately, it wasn't more than one or two days; possibly the same day; possibly the next day after. I know that there was canvassing going on for subscriptions, and they were turned in.

Q. Had they been taken before this? A. Yes, sir.

Q. I will ask you whether or not all of those arrangements, that you speak of, were understood and agreed upon by the officers of the Thompson Manufacturing Company?

Mr. Vaughan—

We object to that question because it calls for the opinion 600 of the witness.

By the Court—That objection is sustained. You may state what was done. A. The officers were present at our final action and received these subscription lists. Mr. Thompson, Mr. Frizzel, Mr. Pomeroy, and possibly Mr. Kirst, if I remember right, did that.

By the Court — State the facts about the acceptance of the subscription? A. The reception of that subscription was in lieu of the subscription made by myself and Mr. Atwood.

By Mr. Massey—

Q. I will ask you whether or not you ever received the certificate of stock? A. I did not.

Q. Did [700] you know, at any time before this suit was brought against you, anything in relation to your name being on the books, or whether it was or not, as a stockholder?

Objected to by the defendant as irrelevant and immaterial. Objection sustained by the court and the witness not permitted to answer said question, to which ruling of the court the defendant excepted at the time.

Q. I will ask you what you know, if anything, in relation to your name being used by the officers of the Thompson Manufacturing Company, in any way whatever; if so, what did [800] you know prior to the bringing of the suit? A. I supposed that the subscription of this stock and the aid that we rendered them, entirely dissevered my connection with the Thompson Manufacturing Company, and there was nobody more surprised than I when proceedings were instituted against me on this motion. I know nothing about their business; nothing about their methods; nothing about their books.

CROSS EXAMINATION.

By Mr. Heffernan —

Q. You said you did not know your name was ever connected with it, and that you were very much surprised that it was. How do you explain your testimony? A. I did [900] not make that remark, as I understand you. The remark I made was that, after the substitution of these subscriptions to the Thompson Manufacturing Company, I had no connection with them in any way, manner or shape. I know nothing about their business.

Q. You were surprised, you stated, that this suit was instituted? A. I was surprised.

Q. Didn't you sign the articles of association, and didn't you acknowledge before Mr. J. J. Hibler that you had paid in $2,500, and that it was in the hands of the directors? A. I certainly signed the articles of [1000] association. I testified to that here yesterday.

Q. Didn't you know that it would put you on record? A. Certainly I did.

Q. You knew of that fact? A. I knew that I signed the articles of association, and have explained here to-day the circumstances and conditions under which I signed them.

Q. You also signed the subscription obligating yourself to pay the further sum of $2,500? A. I obligated myself to pay what the document says I did.

Q. What did you mean by the payment of money and the execution of notes? A. I mean the [1100] parties that were substituted for my subscription paid their money and executed their notes to the Thompson Manufacturing Company.

Q. Where was the substitution made? A. It was made in the office of the Scott Investment Company at Mr. Hibler's office.

Q. Who was present? A. To the best of my recollection, most of the directors were there.

Q. You say that subscription was made? Tell the court how that was done? A. I have told it plainly So far as the question of details are concerned, it is a question for the officers of the Thompson Manufacturing Company to [1200] supply the details as to how it was done. I know we turned them over the subscription lists of solvent men who were willing to subscribe.

Q. You just turned that subscription over to them? A. We turned the subscription over to them.

Q. How long after the organization of the company was that? A. My recollection is that it was the next day after the organization. I know it was a few days after the officers of the Thompson Manufacturing Company were around on the streets closing up the subscriptions. My recollection is that it was the next day. [1300]

Q. Do you know whether there is any record of these transactions made by the Thompson Manufacturing Company? A. I do not.

Q. These transactions were just transactions made with these officers at their meeting? A. At the meeting of the Scott Investment Company, the Thompson Manufacturing Company's officers were present.

Q. You don't know that any record of the transactions was made? A. I don't know.

Q. Do you know whether there was any record ever made of their receiving these subscriptions which you mention, in lieu of your stock, and releasing your subscription? A. I don't know. [1400]

J. J. HIBLER, sworn and examined as a witness for the defendant, testified as follows:

DIRECT EXAMINATION.

By Mr. Massey —

Q. What agreement was there with the Thompson Manufacturing Company in regard to these subscriptions? A. There was an agreement by the members of the Thompson Manufacturing Company with the directors of the Scott Investment Company that those subscriptions were to be substituted for the subscriptions made by Atwood and Abbott.

By the Court —

Q. You say there was an agreement made between the directors of the Scott Investment Company and the directors of the Thompson Manufacturing Company to substitute these subscriptions? A. Yes, sir.

Q. That was made by them [1500] and put down on their books, or was it just talked between them? A. I don't remember that it was put down on the books at that meeting in my office.

Q. You say it was not the official act of the companies themselves? A. I am of the impression it was a conversation immediately after the adjournment, though it might not have been.

By Mr. White —

Q. I will ask you if you heard any talk on the part of the officers of the Thompson Manufacturing Company, at other times than this, in relation to this matter? [1600] A. Yes, sir, I had a talk with them.

Q. What was the understanding? A. That these subscriptions were to take the place of the subscriptions made by Abbott and Atwood.

Q. I will ask you if they ever said anything to you in relation to the cancellation of the subscriptions of Abbott and Atwood? A. They told me that the Abbott and Atwood subscriptions were cancelled.

By the Court—

Q. Did you ever see anything on the records of the Thompson Manufacturing Company? A. I never saw them.

Q. I will ask you whether or not you were one [1700] of these subscribers? A. I was.

Q. I will ask you whether or not you ever received a certificate of stock on that subscription? A. I did.

Objected to by the plaintiff. Objection sustained by the court, to which ruling of the court the defendant duly excepted at the time.

Q. I will ask you if you know of certificates of stock being delivered to others of these subscribers? A. I do.

Q. Were you a director? A. Yes, sir.

Q. Could you tell by an examination of the record of the date as to any other business that occurred [1800] there? A. I think this was a called meeting for this purpose. I don't know what the Scott Investment Association's records do state. I have never seen them. I do not recollect any other business being done that day only pertaining to the Thompson Manufacturing Company, although it may have been a regular meeting of the Scott Investment Company, where other business came up.

Q. Can you give the day of the month and year that occurred? A. I could not.

Q. I wish you would take this book and look over it and see if you can refresh your [1900] memory as to the date. A. There is a meeting here in May, 1897. I see that was the date they were present, and this was authorized.

Q. Was it talked of at any other meeting that you remember? A. I don't recollect that it was talked of at any other regular board meeting.

Q. The question I asked you was if this talk occurred there, as you say, after the board meeting adjourned, according to your recollection? A. To the best of my recollection it was talked of afterwards. Whether it was talked of during the meeting [2000] I am not positive. My impression is it was; but it was also talked of after the meeting.

Q. Isn't it a fact, it was merely talk; there was no making of any contract at that time? A. I think the secretary of the Scott Investment Company has the contracts, if there were any.

F. E. Atwood, being duly sworn and examined as a witness on the part of the defendant, testified as follows:

By Mr. Massey—

Q. Did the Scott Investment Company have any arrangement with these gentlemen, who were acting for the Thompson Manufacturing Company, to aid them in getting up that corporation? A. They had [2100] an arrangement to assist them in placing some of the capital stock in the city of Springfield.

Q. Do you know anything about a subscription made to the capital stock of the Thompson Manufacturing Company by James Abbott? A. Yes, sir.

Q. State what you know in relation to that subscription, and what arrangements were made concerning it? A. The Scott Investment Company were effecting the sale of the cotton mill to the Thompson Manufacturing Company, which they were to use as a manufacturing building, and under the conditions of this sale the purchase price, or a portion of the [2200] purchase price, was $5,000 paid-up stock.

CROSS EXAMINATION.

By Mr. Heffernan —

Q. You were interested in the result of these suits, more or less? A. Yes, sir.

Q. There were several similar suits against yourself? A. Yes; I have a $300 certificate of their stock in my pocket; I am sued also besides this.

Q. Have you any subscription papers in your possession? A. No, sir.

Q. Do you know where they are? A. No, sir.

Q. Do you know whether Mr. J. T. White, attorney for the defendant in this case, has any of them? A. I [2300] heard Mr. Hibler say he had the one he had.

Q. When did you see it? A. I saw one of them since the commencement of this suit.

Q. I mean outside of that; do you know whether Mr. White has one of them? A. I think he has; yes.

Q. Did you ever see any more? A. No, never.

Q. In reply to Mr. Massey's question, you stated that the Scott Investment Company was helping along this enterprise started by this Thompson Manufacturing Company; that is, they wanted to get all the subscriptions they could for them? A. They [2400] wanted to get manufacturing interests here and wanted to sell the property also.

Q. You obligated yourself to get a certain amount of the subscription? A. We did not obligate ourselves to raise anything. We merely, at their request, said we would assist them. [2444]

VOCABULARY OF

THE BIRTHRIGHT,
THE BARTER, AND
THE BITTER CRY.

1 Birthright
Barter
Bitter cry

What was it
It was not
Worldly

Prosperity
Esau
Abundant

Fortune
Armed
Retainers

Edom
Owned
Sway

After a life
Splendid
Unbroken

Old age
There is nothing
Brief record

To make us
Think that
Disappointed

All that this
Was his
Sunshine

2 Golden
Wavelets
Exceeding

Momentary
Was soon
Forgotten

In his satisfaction
So much
That his

Whatever
Evidently
Had more than

Jacob
Who won it
Immunity

Sorrow
Mystic
Pandora

3 Had been
For every
Human

Into his
Himself
Distant

Hireling
Kinsman's
Spends

Manhood's
Halting
On his thigh

Buries
Favorite
Rachel

Bereaved
Children
That the days

Of the years
Pilgrimage
Evil

Trodden
Rugged
Thorns

4 It was a
Weary
Breathed

Itself
Hieroglyphed
Chamber

Pharaohs
Freedom
Infinitely

Spiritual
Heritage
Belonged

Possessor
Priest
Privilege

5 Depositary
Communicator
Divine

Secrets
Constituted
Descent

Messiah
Power
Greek

Torch
Messianic
Heirship

TAY 1-PAGE 193

Covenant
Abraham
Among

Aristocracy
Mankind
Pilgrim

Eternity
Heaven
More than this

6 Fairer
Reader
Into a

Which has been
Son of God
Redemption

Precious
Blood
Nature

7 Angels
Matchless
Grace of God

Outshines
Regalia
England

Alfred
Translated
Kingdom

Darkness
God's dear son
Holy Ghost

Second birth
Forgiven
Lord God Almighty

Side by side
With the Son
In His glory

8 Joint-heirs
Conquerors
Foes

Jubilant
Mingled
This may be

Glorious
Arm
It is reserved

It may be
Realize
Participate

9 Inheritance
Stern
Discipline

Promised
Ashamed
Marvel

Destiny
Within the reach
Fallen

Of this
Sin-cursed
Earth

Caldron
Savory
Pottage

Lentils
Relished
Syria

Egypt
Appetizing
Odor

Enticing
Hungry
Moment

Hunger
Did not know
Active

Trifles
Domestic
Cookery

10 Smell
Convince
Preparations

Marvelously
Cravings
Hunters

Cried
Impatiently
Wholly

Selfish
Suddenly
Occurred

11 Winning
Leader
Clan

Brother
Counted
Extraordinary

TAY 2-PAGE 193

Proposal
Exchange
Behold

Bluff
Myth
So far as

Vision
Unseen
Tempting

12 Qualms
Conscience
Despised

Exonerate
Of these men
Blame

Traitor
Faithless
Towards

Distinctly
Whispered
Elder

Younger
Realization
Loftiest

13 Ambition
Pledged
Faithfulness

Theme
Repeated
Who had

Survived
Might have been
He was able

Perform
Miserable
Schemes

It is
For us
Quietly

Apt
Outrun
Forestall

Unfolding
Purpose
Snatch

Blessings
Ripe
Beacon

14 Scripture
Diligently
Profane

Morsel
Hebrew
Let us

Condemning
Across the ages
Amongst

Born into the
Talents
Dowried

Unusual
Inheritors
Noble

Heirs
Estates
Gifted

Keys
Unlock
Useless

Fling
Possibilities
Blessedness

15 Plunge
Stygian
Sensual

Indulgence
Strongest
Bravest

Weakest
Resisting
Appeals

Fragrance
Samson
Charms

Philistine
Girl
Servant

Strength
Oftenest
Destruction

Creeps
Postern
Arrow

16 Penetrates
Harness
Crisis

TAY 1-PAGE 194

Attack
Worthy
Escape

Moreover
Trivial
Unbridled

Saunter
Small
Angle

Diverge
Alternatives
Decisions

Comfort
Reflections
Important

Bedroom
Individual
Preach

Pentecost
Character
Horses

18 Wearied
Swellings
Christian

Mightiest
Events
Revolver

Smallest
Pivots
Harvests

Tiniest
Eagerly
Shoulder

Entreating
Pause
Bartered

Physical
Eternal
Temporary

19 Equivalent
Forfeit
Forever

Devil
Bible
Put together

Temper
Shalt
Worship

20 Himself
Respite
Appetite

Christ
Urgency
Whetted

Wolves
Tasted
Thou

Hast
Esau saw
At his

21 Primacy
Genesis
Chapter

Revised version
Alter
Consequences

Rash
Repentance
Sought

Hearts
Heart-broken
Reviewed

Blighted
Bitter
Adversary

22 Wandered
Insinuation
Terrible

Prayers
Brazen
Rebound

Echo
Callous
Salvation

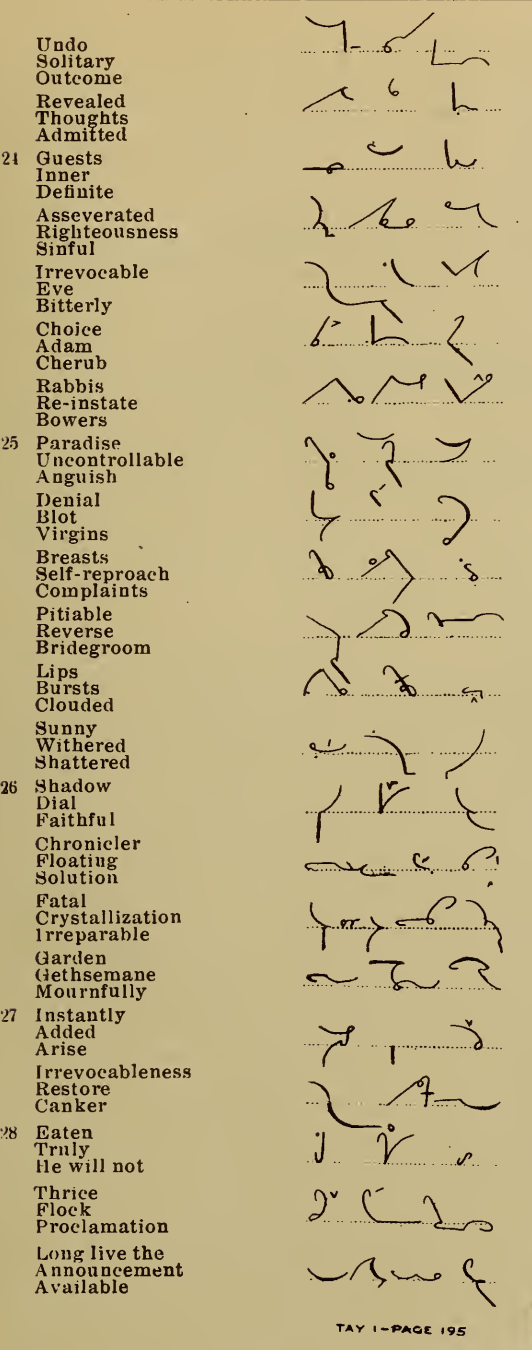
23 Forgiveness
Repent
Help

Mercy
Blasphemy
Forgiven

Blessed
Symptoms
Flesh

Plough
Human
Reversing

TAY 2-PAGE 194



TAY I-PAGE 195

GROUP DICTATION.

Group dictation if rightly managed is, no doubt, of the highest possible value to the shorthand student in gaining speed in writing and readiness in reading; but the student should be very careful not to destroy its value by working carelessly or mechanically.

After carefully practising the shorthand outlines preparatory to taking dictation, one member of the class or group (all sitting near together) should read the letters or selection, while the other members of the group write. The reading should be slow enough so the notes may be made accurately. It is a great mistake to dictate too rapidly. One cannot jump all at once from a certain speed to ten, fifteen, or fifty words per minute higher.

Shorthand speed is of slow growth, and comes from repetition, gradually increasing. Do not try to force speed. As before stated, it is a growth and cannot be forced any more than the grass can be forced to grow. Take good care of the notes, and constant and patient practise will bring the desired result. The first person in the group having dictated the selection, No. 2 should read from his notes until an error is made, when the next to the left should be called upon and so on, until the selection is read; then let No. 2 dictate the same matter or selection, and the other members of the class read around in the same way, until the article has been read at least five times, being careful about dictating too rapidly. If the selection is very long, one person should not be required to read all of it from his notes, but read so far and allow the next to take it up.

The other members of the group should not assist the reader; in fact, it should be an invariable rule that all members of the group should keep silent all of the time, unless dictating. In reading from the notes, if the student realizes that he is alone in his work, there is no possible help at hand, that it is sink or swim, he will be stimulated to read, and in case of a little difficulty, to think, and, in this way, cultivate self-reliance, and this self-reliance will do more than anything else to straighten him out. In fact, the only difference between the reporter who can read his notes rapidly and easily and one who cannot do so, is in the matter of self-reliance or confidence in his ability. If you have not confidence in your ability to read your own notes, you will make a miserable failure of it, no matter how much you know of shorthand.

This practise may be varied in this way: Let one dictate the same as before, after which let No. 2 read from his

notes, while the others write; then the next one to the left read from his notes and the others write the same as before, and continue in this way (being careful not to dictate too rapidly), until the subject has been written and read several times; then prepare, by practising the words and phrases in the vocabulary, for another dictation and proceed in the same manner.

Many prominent teachers and reporters claim that one's speed can be increased from thirty to fifty words per minute in six weeks by the proper use of this method.

Group dictation mechanically done and unthinkingly practised is not worth the time put into it. If it is to be used at all, it must be used in the manner described. One variation of a single hair's breadth is liable to destroy its worth. If you wish to increase your shorthand speed, whether you are now writing fifty words a minute, one hundred words a minute, or one hundred and fifty words a minute, you cannot follow any surer or more direct method than of group dictation.

Neither can you waste your time any more completely or any more effectively than through the improper use of this method. Unless you are willing to work patiently, energetically, thinkingly, and methodically, you should not take it up on this plan.

GRADED DICTATION.

Wonderful strides forward have been made in the methods of teaching and training students in the commercial course, and the average student, with an equal amount of time, has been better prepared as a bookkeeper than the student of stenography has as a stenographer, all because the student has been better directed in the commercial course, so that his time has been spent to better advantage. In a well-regulated business college, after the commercial student has completed a certain amount of work, he gets practise in different college offices, as the wholesale house, college bank, commission house, jobbing house, etc.; in other words, his work is arranged in such a manner that he is constantly doing the very things he will have to do in actual business.

In this Graded Dictation Course the same end is accomplished for the student, as, if the same systematic method of practise is patiently and energetically followed up throughout the various businesses in this course, the stenographer will become acquainted with the terms used in any particular line of work, and when he learns to use the office expedients, he will be as well prepared for actual work as the student from the most practical commercial department.

Discipline in the schoolroom is the corner stone in the foundation of educational success. It is the lever by which the teacher is enabled to lift the pupil to a plane upon which he, himself, stands Without discipline, there can be no real attention; without attention, there can be no progress; and without progress on the part of the student, the school is a failure.

NOTE.—The above explained method of handling advanced students depends largely on the class and the question of using the method must be left entirely to the discretion of the instructor, and he in turn, of course, will be governed by the manner in which the class works. If the members of the class put in a good part of the time talking and laughing or doing the work in a careless manner, it would be the part of good judgment to discontinue this method, until the prescribed instructions of the teacher can be followed without any deviation.

THE BIRTHRIGHT, THE BARTER, AND THE BITTER CRY.

I.—THE BIRTHRIGHT.

What was it? It was not worldly prosperity; for though Esau lost it, he had an abundant fortune; four hundred armed retainers followed at his heel; the great country of Edom owned his sway; till, after a life of splendid and unbroken prosperity, he went down to the grave in peace at a good old age. There is nothing in the brief record which we have of him to make us think that he lived a broken or disappointed life. All that this world could give was his. The sunshine of worldly prosperity touched with golden light all the wavelets that broke upon the beach of his life. The exceeding bitter wail of momentary disappointment was soon forgotten in his satisfaction of having lost nothing which he really cared for, while so much was still left to him that his soul loved. Whatever the birthright was, it evidently was not worldly prosperity; for of this, Esau, who lost it, probably had more than Jacob, who won it.

It was not immunity from sorrow. When Jacob had secured it, it seemed as if the mystic box of Pandora had been opened in his home; for every human ill was let free into his life. Staff in hand, he tears himself from home, and seeks a distant country. A hireling in a kinsman's house, he spends the best years of manhood's prime. Halting on his thigh, he bows before Esau; buries his favorite Rachel; chafes over the open sores of his home life; is bereaved of his children; and moans that the days of the years of his pilgrimage have been few and evil. Few have trodden a more rugged path, or bound about their brows a crown more set with thorns. It was a sad and weary life that breathed itself out in that hieroglyphed chamber in the land of the Pharaohs, when for the last time he gathered his feet into his bed and was gathered unto his people. Whatever the birthright was, it evidently was not freedom from pain and grief, for of these, Jacob, who won it, had infinitely more than Esau, who lost it.

The birthright was a spiritual heritage. It gave the right — which ever belonged to its possessor — of being the priest of the family or clan. It carried the privilege of being the depositary and communicator of the Divine secrets. It constituted a link in the line of descent by which the Messiah was to be born into the world. The right of wielding power with God and men; the right of catching up and handing on — as in the old Greek race — the torch of Messianic hope; the right of heirship to the promises of the covenant made to Abraham; the right of standing among the spiritual aristocracy of mankind; the right of being a pilgrim of eternity, owning no foot of earth, because all heaven was held in fee — this, and more than this, was summed up in the possession of the birthright.

It was a fair heritage ; but a fairer one is the birthright of every reader of these lines. You have been born into a world which has been trodden by the feet and wet by the tears of the Son of God. You have been born of a race whose redemption has been purchased at the exceeding great price of His precious blood. You have been born of a nature which has been taken up by Him, who passed by that of angels. And such a birth carries with it rights, given by the matchless grace of God, which as much outshine the birthrights of the old world as the regalia of England does the crown of Alfred.

Your birth gives you the right to be translated from the kingdom of darkness into the kingdom of God's dear Son ; the right to claim of the Holy Ghost the second birth ; the right to be forgiven and saved ; the right to become the sons and daughters of the Lord God Almighty ; the right to stand side by side with the Son in His glory, joint-heirs with Him of all that is His ; the right to be more than conquerors over all the power of your foes ; the right to be delivered from sin, and to join the jubilant throng that stands on the shores of the sea of glass mingled with fire.

This may be your glorious heritage. It cannot be purchased or won by might of arms. It is reserved for those only who, having been born of woman, have also been born of the Holy Ghost. It may be amid tears and storms that the heart will first realize its right to participate in this inheritance ; yet, even then, the thought and hope of its future heritage will cheer the spirit when passing through the stern discipline of life, on its way to the promised rest. That hope shall not be ashamed. And surely it will be the standing marvel of eternity that a destiny so bright was ever put within the reach of the fallen children of this sin-cursed earth.

II.—THE BARTER.

One day Jacob was standing over a caldron of savory pottage, made of those red lentiles which to the present day form a dish highly relished in Syria and in Egypt. The appetizing odor soon filled the air, enticing enough for a full, to say nothing of a hungry man. At that moment, who should come in but Esau, faint with hunger. He did not know the name ; his active life left him little time for such trifles as domestic cookery ; but the sight and smell were quite enough to convince him that Jacob's preparations would be marvellously suitable to stay the cravings of his hunter's hunger. "Give me some of that red—that red," he cried impatiently.

Now Jacob was not wholly a selfish man ; but it suddenly occurred to him that this would be a good opportunity of winning the right to be the spiritual leader of the clan. So, knowing well how little his brother counted on his rights, he made the extraordinary proposal to exchange the mess of pottage for the birthright.

Esau closed with the proposal. "Behold," said the bluff hunter, "I am on the point to die ; and what profit shall this birthright do to me?" On the one hand was the birthright—a myth, so far as he could see, a vision of the far future, wholly unseen and spiritual. On the other hand was this pottage, right before him, and very tempting to his hunger. So he made over his birthright to Jacob. And Jacob gave him bread and pottage of lentiles ; and he did eat and drink, and went his way—not, I think, without some qualms of conscience ; and thus Esau despised his birthright.

We cannot exonerate either of these men from blame. Jacob was not only a traitor to his brother, but he was faithless towards his God. Had it not been distinctly whispered in his mother's ear that the elder of the brothers should serve the younger? Had not the realization of his loftiest ambition been pledged by One whose faithfulness had been the theme of repeated talks with Abraham, who had

survived during the first eighteen years of his young life? He might have been well assured that what the God of Abraham had promised He was able also to perform; and would perform, without the aid of his own miserable schemes. But how hard it is for us to quietly wait for God! We are too apt to outrun Him; to forestall the quiet unfolding of His purposes; and to snatch at promised blessings before they are ripe.

And as for Esau, we can never forget the beacon words of Scripture: "Look diligently, lest there be any profane person, as Esau, who for one morsel of meat sold his birthright." (Heb. xii, 16.) Yet let us, in condemning him across the ages, look close at home. How many are there amongst ourselves, born into the world with splendid talents; dowried with unusual powers; inheritors of noble names; heirs to vast estates; gifted with keys to unlock any of the many doors to name, and fame, and usefulness — who yet fling away all these possibilities of blessing and blessedness, for one brief plunge into the Stygian pool of selfish and sensual indulgence!

The strongest and bravest men in build and muscle are often the weakest in resisting the appeals of momentary passion. Esau is mastered by the fragrance of a mess of pottage; Samson by the charms of a Philistine girl; Peter by the question of a servant. There is no strength apart from the strong Son of God.

And the appeals to sense come oftenest when we are least expecting them. When we say, peace and safety, then sudden destruction comes. The foe creeps through the postern gate. The arrow penetrates the joints of the harness. The moment of crisis is the moment when we come in from the dangers of the chase to the home which promised us immunity from the attack. "Watch ye, therefore, and pray always; that ye may be accounted worthy to escape all these things."

These appeals, moreover, come in the most trivial things. One mess of pottage; one glass of drink; one moment's unbridled passion; one afternoon's saunter; a question and an answer, a movement or a look. It is in such small things — small as the angle at which railway lines diverge from each other to east and west — that great alternatives are offered and great decisions made. When we fail in some such thing, we often comfort ourselves with the reflection that we could and would do right in some all-important crisis. We cannot pray in a bedroom, but we could burn at a stake. We cannot speak to an individual; but we could preach at a Pentecost. We little understand ourselves. We do not see that trifles are the truest test of character; and that if we cannot run with footmen, we certainly could not contend with horses; and if we have been wearied in the land of peace, we certainly shall stand no chance when we are called to battle with the swellings of Jordan. There are no trifles in Christian living. Everything is great; because the mightiest events revolve on the smallest pivots, and the greatest harvests for good and ill spring from the tiniest seed.

Had we been at Esau's side how eagerly should we have laid our hand upon his shoulder, entreating him to pause and consider, before he bartered the spiritual for the physical; the eternal for the temporal; the unseen for the seen. "Will it pay?" "Is it wise?" "Will you get an equivalent for that which you forfeit now forever?" And such questions are asked still of all Esaus who are tempted to barter their peace, their manhood, their heaven, for one mess of the devil's pottage. It steams. It smells savory. It promises to do more good to you than all the Bible put together. The tempter whispers, "Thou shalt not surely die. Bow down and worship me, and all shall be thine. Give me that which thou hast; and I will give thee this and much more." Then it is that a still, small voice asks, "What shall it profit a man if he gain the world and lose himself? How much less will it profit him to lose his all for one small mess of pottage, which will only secure a

brief respite from the cravings of appetite." Learn to master appetite in Christ's strength ; this will serve thee better far than warding off its urgency for a time, leaving it to return with whetted hunger, like a pack of wolves which have tasted blood. "Hold that fast which thou hast, that no man take thy crown."

III.—THE BITTER CRY.

When Esau saw that God had taken him at his word, and had taken away from him the birthright of spiritual primacy, "he cried with an exceeding great and bitter cry." (Gen. xxviii, 34, R. V.) But that cry came too late to alter the consequences of his rash act. "He found no place of repentance" (no way to change his father's decision), "though he sought it carefully with tears."

"No place of repentance!" On many hearts those words have rung the knell of hope. As the heart-broken sinner has reviewed a blighted past with bitter tears and cries, the adversary of souls has whispered that he has sinned too deeply for repentance, and wandered too far to return ; and he has backed the insinuation with these terrible words, "*No place of repentance.*"

And is it so? Is it possible for a soul, on this side of death, to reach a position where tears and prayers will strike against the brazen heavens, and rebound, only an echo? It cannot be. It is possible that a man should become too callous and hard to desire salvation : *this* is the sin unto death ; *this* is the sin that hath never forgiveness ; and it has no forgiveness because the sinner does not desire or seek it. But it is impossible for a man to desire to repent and not find a ready help in the grace of the Holy Ghost. It is impossible for a man to seek forgiveness with bitter tears and not obtain it. It is impossible for a man to knock at the door of mercy, and not find it open at last, though after long delay: "All manner of sin and blasphemy shall be forgiven unto men." In point of fact, these desires and tears and prayers are blessed symptoms that the work of grace and forgiveness has begun within the soul. They are not of man ; or of the will of the flesh ; but of God. But when God puts His hand to the plough in a human spirit, He never looks back.

But the "repentance" mentioned here is not repentance to salvation ; but the power of reversing the past. Esau could not undo what he had done. He had long despised his birthright. That act of surrender was not a solitary one, but the outcome of a state of heart. It simply revealed thoughts that had been long admitted guests in the inner chamber of his being. But when once this temper had taken effect in a definite promise, asseverated by an oath, God held him to it—yea, nature and righteousness and conscience held him to it, too ; and he could not alter it by his tears or bitter cries.

The sinful past is irrevocable. Eve might bitterly regret her choice ; but as she stood with Adam outside the cherub-guarded gate, with the faded rose in her hand—of which Rabbis tells us—her bitter regrets could not replace the apple on the tree, or reinstate her within the golden bowers of Paradise. Peter went out and wept bitterly ; but those tears of uncontrollable anguish could not recall the words of denial, or blot from his memory that look of pain. The Virgins might beat their breasts in bitter self-reproach ; but no complaints, however pitiable, could reverse the decision of the Bridegroom's lips.

We all know this. We remember bursts of passion which have broken hearts ; sundered ties of love ; clouded sunny skies ; withered hopes ; and shattered promising prospects. We would give worlds to blot out the record, and to make them as if they had never been. But it is impossible. We cannot bring back the shadow on the dial. We cannot reverse the writing of the faithful chronicler. We cannot find a chance for altering the decisions, which had been long floating in solution in

our minds, but which have had one fatal and irrevocable crystallization in word or act. There is no place of repentance, though we seek it carefully and with tears. You cannot undo it.

But though the past is irrevocable, it is not irreparable. In the garden of Gethsemane our Lord said mournfully to the chosen three, "Sleep on now, and take your rest;" but He instantly added, "Arise: let us be going." In the first sentence, He taught the irrevocableness of the past; they might as well sleep, for any good that watching could now do. But in the second sentence, He taught that there was still a future before them, with new chances, and opportunities, and hopes.

So shall it ever be. God Himself cannot undo the past. But He can and will forgive. He will not mention the past; but give us a fair, fresh start. He will even "restore the years that the cankerworm has eaten." He will give us new opportunities of showing how truly we repent the decisions of the past; and how loyally we desire to serve Him in the decisions of the future. He will not even mention the thrice denial; but He will give us three opportunities of saying how much we love Him, as He thrice bids us tend His flock. "The King is dead!" — that is the proclamation of the irrevocable past. "Long live the King!" — that is the announcement of an available future.

F. B. MEYER.

COMBINATION SHORTHAND

DICTIONARY AND READER

ADAPTED TO THE

UNIVERSAL DICTATION COURSE

...FOR...

TAYLOR'S GRAHAM PHONOGRAPHY

ARRANGED BY

W. L. MUSICK

AUTHOR OF THE UNIVERSAL DICTATION COURSE, ADAPTED TO TEN DIFFERENT SYSTEMS (TEN DIFFERENT BOOKS); ESSENTIALS OF GRAMMAR, PUNCTUATION AND BUSINESS CORRESPONDENCE; SEVENTY-FIVE LESSONS IN SPELLING AND WORD ANALYSIS.

W. L. MUSICK PUBLISHING CO.,
ST. LOUIS, MO.

PREFACE.

THIS dictionary is made up of the words and phrases of the vocabulary part of the Universal Dictation Course, so that any word or phrase outline that has been passed over and forgotten, may be readily found by reference to the dictionary. We have found that in studying the Universal Dictation Course, it is somewhat difficult to find a particular word or phrase in the vocabulary, hence the arrangement of the vocabulary as a dictionary. It is especially valuable in connection with the Universal Dictation Course, but serves as a dictionary independent of the dictation book, and, as such, is a convenient reference book to have near at hand.

The reading exercises are made up of easy and of technical matter, and are of great value for practice work, for reading and for dictation.

THE AUTHOR.

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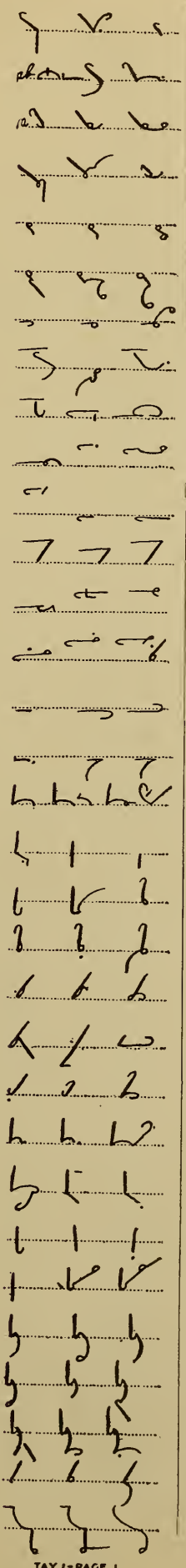
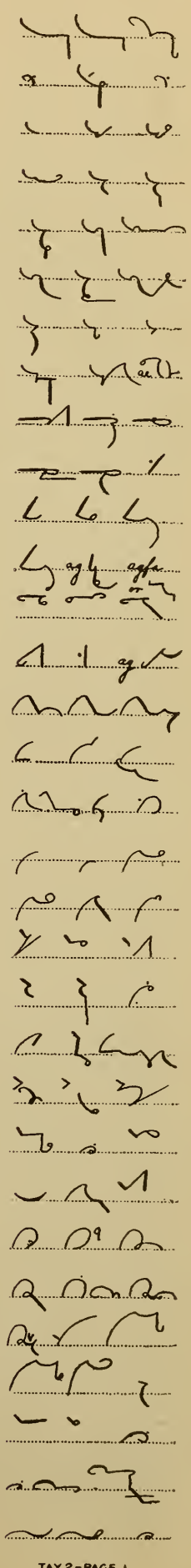
Ability
Abilene
Able to
A. B. Moore & Co.
Abolish
Abraham
A. Brown
Absent
Absence
Abstract
Absolutely
Abundant
Accept
Accepted
Acceptance
Acceptable
Accept my thanks
Accept our thanks
Account
Accounts
Account sales
Accomplish
Accidentally
Accompanying
Accommodation
Accrue
Accumulation
Accustomed
According
Accordance
Accordingly
Accurate
Accuracy
Acknowledge
Acknowledged
Acknowledgment
Acquainted
Acquire
Acquisition
Acres
Across
Across the ages
Act
Active
Action
Acting
Actual
Actually
Adam
Adam Herd
Adams & Flora
Adapted
Add
Added
Addition
Additional
Address
Addressed
Addressing
Address your
Adjust
Adjusted
Adjustment
Adjustable
Adjudged
Adjudication
Adjoining
Adjourned
Adjournment
Admitted
Admitting
Admiration
Admonition
Adopt
Adopting
Advance
Advertise
Advertising
Advertisement
Adverse
Adversary
Advice
Advices
Advise
Advises
Advised
Advisable
Advisability
Advisement
Advise me
Advantage
Advantages
Advantageous
A few days
A few days ago
Affairs



TAY 1-PAGE 1

Affect
Affected
Affirmative
Afford
Aforesaid
Afraid
After
Afterward
Afterwards
Afternoon
After that
After that date
After this date
After you had
After you came
After you have
After this difficulty
After you have received
After he was
After I have
After the
After a great deal
After a life
A. E. Smythe, Esq.
Again ready
Again say
Against his
Against the company
Against them
Age
Agent
Agents
Agency
Agencies
A. G. Davidson
A. G. F. A.
Agree with us
Agreement
Agreeable
Ahead
Aid
A. G. Warner
Alabama
Albany
Albany, N. Y.
Alcott
Alert
Alfalfa
Alf Hopkins
Alfred
Alias
Allow
Allowed
Allowance
Allowances
Allowable
Allow you
All of which are
All kinds
All right
All that
All that time
Alleys
Alleged
All depends
Alleghany, Pa.
All the conversation
All the facts
All the machinery
All quotations
Almonds
Almost
Along
Alphabet
Already
Also
Also consider
Also some
Also subject
Also mail you
Also send me
Also signed that
Alter
Alternative
Alternatives
Alternation
Although
Altogether
Always
Ambition
Amend
American
American Tobacco Co.
Among
Amongst
Amounts



TAY 2-PAGE 1

Ample
An assignment
Ancient

Anchors
Anchor Peanut Co.
And a failure

And a man
And am of the opinion
And are

And are all that
And are forwarding
And are in a position

And are so
And as he
An examination

As far between
And greatly oblige
And I find

And I return
And I send them
And I send you

And I suppose
And surrender
And I think

And I think you will find
And I will see
And knowing

And number
And oblige
And order

And our agent
And our merchants
And return

And send same
And that
And that attached

And that there can be
And that you will
And that the claim

And the
And the defendant
And the fact that

And the favor
And the piece
And the payments

And their
And then
And there is

And they are
And they have
And they were

And they will be
And there are no
And there was nobody

And this can be
And those that
And thus dispose

And to
And to have
And to make

And you
And you can
And you could

And you got them
And you have remitted
And your family

And you will therefore
And you will be able to
And we will give

And we will make you
And we will wire you
And we seldom

And we should have heard
And were
And will

And will give you
And will make you
And will no doubt

And will say that
And will ship
And will ship it

And wishing you
And would like
Angle

Angle bars
Anglo-Saxon
Angels

Anguish
Annexed
Another

Annoying
Announcement
Annum

Annual
Annually
Answer

Answered
Anthracite
Anticipate

Anticipation
Anticipating
Antique

Anxious
Anxiety
Anybody

Any castings
Any company
Any correct

Any effect
Any favors
Any how

Any importance
Any one
Any other

Any other business
Any place
Any there

Any time
Apart
Apartment

Apologize
Appeals
Appear

Appears
Appearance
Appellant

Appetite
Appetizing
Apples

Applied
Applicant
Application

Appointed
Appointment
Appraisers

Appreciation
Appreciate
Apprise

Approbation
Approval
Approved

Approximate
Apricots
Apron

Apt
Architect
Architects

Are able
Are acquainted
Are respected

Are good there
Are kept
Are not

Are received
Are rather difficult
Are simply

Are subject
Are you
Are you acquainted

Are you the
Are you able to
Are willing

Ark
Arkansas
Argument

Arise
Aristocracy
Arm

Armed
Arms
Armenian

Aroused
Around
Armourdale

Armsbee
Arms Company
Article

Articles
Arrange
Arranged

Arrival
Arrow
As a delegate

As a favor
As a friend
As a matter

As a part
Asbestos
Ascertain

Ascertained
As directed
As follows

As good as
Ashore
Ash

Ashes
Ashamed
As he

As I understand you
As it is the
As it is

Aside
As I have
As I look

As I looked
As I thought
As it has

Asking
Asked him
Asked for

Ask you
A. S. Lacy, Esq.
As much as possible

As near as
As near as you know
As per your

Aspiration
As possible
As quickly as possible

As soon as possible
Assuming
Asserts

Assured
Assets
Association

As stated
Assist
Assistance

Asst. Gen. Frt. Agt.
Assorted
Assortment

Assign
Assignment
As simple as I suppose
As soon as the other

Assuring
Asseverated
As to

As the other
As to being
As to the exact

As to the
As to your
As the property

As the discounts
As to the character
As their price

As to the exact time
As this is the
As to the course

As to that
As to the date
As the bill

As to the price
As they were
As to the time

As we direct
As well as
As we were waiting

As you see
As you prefer
As you may be aware

As you do not
As you are aware
As you know

As you now
As your
As you lay

As you will notice
At
At a distance

At all
At any time
At all times

At a table
At any price
At first

Atlanta
Atlanta, Ga.
At least

Atlantic
At once
At our expense

A trial
At present
At the same time

At the moment
Attachment-in-aid
Attractive

At this
At this time
Attachment

Attack
At the same place
At the same price

Atterberry
At the rate of
Attorney

Attached
Attention
At the time

At that time
At this time
At the next

At the bank
Attempt
Attended

At their meeting
At the regular
Atwood

At your
At your place
At your pleasure

Aurora
Aurora, Mo.
Augusta, Kans.

August Hooper
Authority
Authorized

Audit
Audited
Avail

Available
Average
Average time

Avenue
Avoid
Away

Awaiting
A. W. Cleveland
A week

Axle
Axles
Axle grease

Bacon
Back
Badly

Baggage
Baking powder
Baltimore

Balance
Balancing
Bankrupt

Bangor, Me.
Banded
Bank

Banquet
Bankruptcy
Bartered

Barrel
Barrels
Barter

Barges
Barbed
Barnard & Co.

Basket
Basis
Basement

Battle ax
Battle Creek
Baxter Springs

Be able
Be able to
Beauty

Bears
Bearer
Beans

Beacon
Beautiful collection
Become

Becomes
Because
Became

B. D. Bennington
Bed-rock
Bed brake

Bed-room
Beds
Been

Been returned
Been there
Beforehand

Before he
Before you got there
Before

Before the
Before I got there
Before the bill of sale

Before this difficulty
Before that time
Before you

Begin
Beginning
Behind

Behind the
Behold
Behalf

Believe
Belief
Below

Being duly sworn
Belong
Belonging

Belonged
Belts
Bemis

Be made
Benner mackerel
Benefit

Benefits
Beneficiary
Bennington, Vt.

Be necessary
Berry
Bereaved

Bespattered
Best
Best time

Best thing
Besides
Between you

Between
Better
Bitterly

Bevel
Beyond the
B. F. Newcomer

Bible
Bidding
Bidder

Billings
Bill lading
Billed

Bills
Bill of lading
Bimetalism

Bimetalist
Bin
Binghamton

Birthday
Birthright
Birmingham

Birch Tree, Mo.
Bitter
Bitter cry

Blasphemy
Blames
Black Hussar

Black Jack
Blanks
Black

Blackberries
Blackmail
Blame

Blessings
Blessed
Blessedness

Bleached
B. L. Hunt
Blight

Blighted
Block
Blocks

Blood
Bloods
Bloomfield, N. J.

Blockfield
Blot
Blue

Blue grass
Blued
Bluff

Blur
Boards
Board of trade

Board of directors
Body
Bogus

Bohemian
Boiler
Boilers

Bologna
Bolts
Bond

Boneless
Bonne Terre
Book

Books
Book-cases
Booked

Book-keeper
Booklet
Boonville

Borrow
Borrowed
Border

Born into the
Boston, Mass.
Bottom

Bought
Bowers
Box

Boxes
Box stoves
Boys

Bracket
Bravest
Brand

Brass trimmings
Brain
Bradley

Brazil
Bran
Brazen

Breaks
Breakage
Breasts

Breakers
Breathe
Breathed

Brewster
Brief record
Brief

Bridget Maloney
Bridgeport
Briefly

Briefness
Bridegroom
Bristol

Bring
Bringing
Brick

Brighten
Broken
Brought there

Brought suit
Brother
Brothers

Brown
Brussels
Buck & Fleming

Buffalo, N. Y.
Buffalo
Buffed

Buggy
Buggies
Building

Buildings
Bullion
Bull tongues

Bullish
Bundles
Bunches

Burlington, Vt.
Bursts
Burns

Burning
Burned
Burnt

Buries
Buried
Burlington, Ia.

Business
But I will
Butler, Pa.

But are
But are not
But can

But as
But cannot
But

But can get
But have a fine
But I

But the
But will not
But you

Buyer
Buyers
B. Windom

By
Bybee
By express

By return mail
By the dealers
By this mail

By the fact
By the mice
By the time

By the papers
By the members
By the court

By the plaintiff
By that company
By witness

By you
Cakes
Callous

Called
Calls
Call your attention

Calculating
Calculation
California

Caldron
Came
Campaign

Canary
Can be returned
Can be closed

Can be
Cancel
Canceled

Cancellation
Canker
Canned

Canning
Canvassing
Can you make

Capacity
Cape Fair, Mo.
Capital

Caps
Cart
Cards

Cardboard
Care
Careless

Carefully
Careful attention
Careful

Carload
Cars
Cartage

Carter & Graves
Carry
Carrying

Carriage
Carpet
Carvers

Cashier
Cases
Casing

Cask
Cassidy
Castors

Catalogue
Cattle
Cause

Caused
Causing
Caution

C. B. Burton
Cedarvale
C. E. Isle

Celebrated
Celluloid
Cents

Center
Central
Central National Bank

Certain
Certainly
Certify

Certificate
Cereal
Ceylon

Charge
Charges
Character

Charged
Charter
Chance

TAY 1-PAGE 5

Challies
Chambray
Charleston

Changed
Changing
Chas. D. Curry

China
Chas. Martin
Charleston, S. C.

Chas. G. Bragg
Chas. P. Wells
Chattanooga

Chattel mortgage
Chair
Chamber

Chapter
Chairman
Cheap

Cheese
Checks
Chest

Checked
Check
Cheaper

Chenille
Cherokee
Cherryvale

Cheapest
Cherup
Cheerfully

Cheyenne
Cherries
Chelsea

Chester P. Purton
Cherryvale, Kans.
Child

Christ
Christmas
Children

Chicopee
Chicago, Ill.
Chief

Chilled plows
Chillicothe
Choice

Chocolate
Christian County
Christian

Chronicler
Church
Churches

Church & Kissell
Cinders
Cigar

Cigarettes
City
Citron

Citizens
Cinnamon
Cincinnati, Ohio

Circuit Court
Circular
Circulars

Circumstances
Clan
Claim

Claims
Claim Agent
Clause

Clark
Classification
C. L. Brady

Clear
Clean
Cleaner

Clearly
Clerk
Clerking

Cheyenne, Wyo.
Cleveland, Ohio
Cling

Client
Clients
Clinton

Clouded
Clover
Closer

Cloth
Closed
C. L. Sweet

Clumsy
Coal
Coal oil

Coats and vests
Cobalt Co
Cocoanut

TAY 2-PAGE 5

C. O. D.
Coffee
Coffees
Coffeyville, Kans.
Coil
Coke
Collapse
Collaterals
Col. Rainey
Collegiate
Collecting
Collection
Collected
Collections
Columbus, Miss.
Columbus, O.
Columbus
Columbia
Cold
Cold water
Column
Coleman Bros.
Color
Colored
Colors
Collier
Commence
Commercial
Command
Complete
Composing
Competitors
Compensation
Commend
Common
Competent
Complaint
Company
Compel
Complete
Comfortable
Comfort
Composition
Combined
Commemoration
Commence
Commencement
Communicate
Communicate with
Communication
Commendation
Complain
Complaints
Comply
Complied
Complying
Compromise
Compromised
Common sense
Companies
Committee
Commission
Combination
Complete
Completed
Completion
Complement
Complication
Compelled
Compare
Compared
Comparing
Comparison
Comparatively
Concern
Concerned
Concerning
Conception
Conclude
Conclusion
Condition
Conditional
Condense
Condensed
Concentrated
Concentration
Condemning
Conductor
Conductors
Conducting
Confident
Confidence
Confidently
Confidential
Confer
Conference

Conflict
Confused
Confirm
Confirmed
Confirmation
Connect
Connected
Connection
Connected with the
Congress
Congregation
Consider
Considered
Considerable
Consideration
Consign
Consigned
Consignment
Consent
Consistent
Consist
Consisting
Consistently
Conquerors
Consolation
Consolidation
Consequent
Consequently
Conscience
Conscious
Consecutive
Consecutively
Conscientious
Consult
Consultation
Consummate
Consummation
Constant
Constantly
Constitute
Constituted
Constitution
Constitutional
Contents
Contented
Construct
Constructed
Construction
Contact
Contain
Contained
Containing
Contemplate
Contemplated
Contemplation
Continue
Continues
Continuous
Continuance
Contiguous
Contingencies
Contract
Contracted
Contractions
Contribute
Contributed
Contributing
Contrary
Control
Convince
Convenient
Convenience
Conveniently
Convey
Conveyed
Conveyance
Conveying
Conversation
Co-operative
Co-op. Ass'n,
Co-operation
Copy
Copper
Co-partnership
Cook
Cooked
Cookery
Cordage
Cord
Cordially
Cordial
Corduroy
Cordz-Fisher Lumber Co.
Correspond
Correspondent
Correspondence

Cornice
Corner
Cornered

Corn
Corned beef
Correct

Corrected
Correctly
Correction

Corroborate
Corporation
Cost

Cost us
Could
Could then

Could be carried
Could you know
Council Bluffs, Ia.

Counsel
Coupons
Couple

Counties
Count
Counted

County treasurer
Countermand
Countermanding

Counterclaims
Country
Courage

Course
Cousin
Court

Court of Appeals
Cover
Covers

Covered
Covering
Covenant

Covington, Ky.
Craft
Crates

Crating
Cravens
Cravings

Crawford
Credit
Credits

Creditor
Credit you
Creditors

Credit memorandum
Credit memoranda
Creeps

Cresting
Cream
Creams

Crib
Cried
Criminal

Crisis
Crop
Crops

Crowd
Crown
Cross

Crosses
Crossing
Cross-examined

Cross-examination
Cruiser
Crushed

Crystal
Crystallization
Cuckoo

Cultivate
Cultivated
Cultivator

Cultivators
Cultivation
Current

Current River Granite Co.
Cured
Currants

Curtain
Custody
Customers

Customary
Cuts
Cutting

Cutlery
Cylinder
Cypress

Daily
Dainty
Daisy

Dallas, Tex.
Damage
Damaged

Dangerous
Danville, Va.
Dark

Darkness
Dash
Daughter

David Benjamin
Davis, Means & Co.
Davenport, Iowa

Dayton, Ohio
Days
today

D. B. Ormiston
D. D. Thomas
Death

Dear Sir
Dear Madam
Deadheaded

Dealers
Debtor
Debate

Decide
Decided
Decidedly

Decision
Decisions
Decline

Declined
Declining
Deceased

Decorating
December
Deduct

Deducted
Deed
Deeds

Deed of trust
Declared
Declaration

Decreasing
Deep
Deep water

Deem
Defend
Defense

Defendant
Defendants
Defendant's counsel

Defer
Deferring
Defeat

Defects
Defective
Default

Definite
Degarno
Delay

Delays
Deliver
Delivered

Delaware
Delegate
Delicious

Delinquent
Demand
Demands

Demanded
Demonstration
Democratic party

Demurrer
Demagoguery
Denver, Col.

Denison
Denison, Tex.
Denial

Depend
Depends
Deposits

Depositing
Depositions
Department

Depository
Deponent
Depth

Derge, Stables & Co.
Desire
Desires

Desired
Desirous
Desirable

Desirably
Destiny
Destined

Destination
Describe
Described

Description
Designs
Designated

Destroyed
Destruction
Despised

Descent
Desk
Des Moines, Ia.

Details
Detailed
Detained

Detect
Determined
Determination

Detriment
Detroit, Mich.
Devil

Developed
Devore Fruit Co.
Devise

Dexter Spring
D. H. Barnes
Dial

Dial
Diana
Diagram

Diamond
Diameter
Discipline

Dictation
Did you hold
Did you ever

Did you know
Did you make
Did you go

Did you arrive
Did you examine
Did you notice

Did you ever see
Did you pay that
Did you pay it

Did you see
Did you sign
Did you remain there

Did not
Did not know
Did not have

Did that
Did he come
Didn't you know

Didn't have very
Did you not
Did he take

Did you see him
Different
Difference

Different makes
Difficult
Difficulty

Diligently
Diminish
Dimensions

Direct
Directly
Director

Directors
Directions
Direct examination

Dislike
Distant
Distance

Dispose
Disposed
Disposition

Discover
Discovered
Discovery

Disappoint
Disappointed
Discouraged

Discouraging
Distinctly
Distinction

Dissolve
Dissolved
Dissolution

Discount
Discounting
Distributing

Distribution
Distributions
Discriminate

Discriminating
Discord
Disorder

Displeasing
Discretion
Distinguished

Disintegration
Disinterested
Disapprobation

Disbursements
Dissevered
Disaffection

Disobedient
Disoblige
Disability

Disregard
Discouragement
Discussion

Disown
Dislocate
Disclose

Discommoded
Dishonest
Dismissed

Discharge
Disloyal
Disposal

Dispatch
Dislodge
District

Dishes
Divine
Divide

Division
Diverge
Diverted

Divorce
Dixon, Ill.
D. J. Hunter

D. L. McAdoo
D. M. Hendricks
Document

Documents
Does
Does not

Does not pay
Does not know
Dollars

Doling & Bell
Domestic
Domicile

Don't you
Don't you think
Don't take much

Don't generally
Do not
Do not think

Do not charge
Do not consider
Donation

Do our best
Do so
Double

Doubling
Double-decked
Doubtful

Doubtless
Dover, N. H.
Down

Down there
Down stairs
Dowered

Do you know
Do you wish
Do you remember

Do you think
Do you sell
Do you know where

Do you know anything
Do you know what time
Do you know whether or not

Do you know whether there is
Dozen
Drag

Drab
Draft
Drawn

Drawing
Drawheads
Drayage

Dr. A. W. Keith
Dr. Brown
Dreamed

Dressed
Dressers
Dr. Fleet

Drill
Drills
Drilling

Drive
Driver
Drink

Drinking
Dried
Dried grapes

Drift
Dr. Keith
D. Roderick

Dropped
Drunk
Drummond Tobacco Co.

Dry
Dryness
Dry goods

Dry Goods Company
Due you
Duly

Dull times
Dumped
Dunning, N. Y.

Dun's
Duplicate
Dupress

During
During the day
During the time

Duration
Dust
Duty

E. A. Atwood
Each
Each other

Eagerly
Eagle
Early mail

Early remittance
Earliest
Early

Earlist convenience
Ear
Earth

Easy
Easily
Easier

East
Eastern
East St. Louis

Easton
Eaton
Eaves

Ebb
Echo
E. C. Meachem

Economy
Edward Merrick
Edward Johnson

Edward
Edgar
Ed McGowan

Education
Edom
Effect

Effects
Effecting
Effective

Effort
Egypt
Either

Either one
Either give you
Elbows

Elder
Elegant
Elevator

Election
Electrotypes
Elevators

Elias Platt
Eli Lewis
Eliminated

Elmwood
Else
Elsewhere

Ely & Stanchfield
Embraced
Embroidery

Embarrassed
Embarrassment
Empowered

Employe
Employe of this
Employes

Employed
Employers
Emphatically

Enable
Enables us
Enclosed

Enclosure
Enclosed letter
Enclosed you will find

Encourage
Encouraged
Encumbered

Endeavor
Endeavored
Endeavoring

End
End spring
Energetic

Engine
Engines
Engineer

Engraved
England
Enlarged

Enough
Enroute
Enrouted

Enter
Entered
Entire

Entirely satisfactory
Entitle
Entitled

Enthusiasm
Enthusiastic
Entreating

Enticing
Enumeration
Envelope

Equal
Equaled
Equally

Equipment
Equivalent
Erred

Error
Erect
Eraser

Esau
Esau saw
Escape

Especially
Estate
Estates

Estimate
Estimates
Estimated

Establish
Established
Establishments

Esteemed
Estes & Collins
Et al

Etc.
Eternal
Eternity

Evanston
Evanston, Wyo.
Evansville

Evaporated
Evaporators
Eve

Ever
Ever saw him
Every

Event
Even
Evening

Ever seen
Everything
Every one

Everybody
Everywhere
Evil

Evidence
Evident
Evidently

Evinces
Examine
Examining

Examined
Examined that
Examiner

Examination
Exact
Exactly

Excellent
Exclamation
Exception

Exceptionally
Exception for defendant
Exceptions

Except
Excepted
Exceeding

Exceedingly
Excess
Excitement

Excelsior
Excessive
Exchange

Excuse
Exclusively
Exercise

Exertion
Execute
Executed

Executor
Execution
Executive

Exempt
Exemption
Exhibit

Exhibited
Exhibition
Exhibiting

Exhausted
Exhaustion
Exist

Existed
Existence
Exonerate

Explaining
Explain the construction
Expenses

Expense bill
Expensive
Expect us

Expected
Expecting
Expectation

Expert
Experience
Exports

Expression
Expended
Express

Exposed
Expedient
Explanation

Extent
Extend
Extended

Extension
Extra
Extras

Extraordinary
Extract
Extemporize

Eye
Eyes

F. A. Brown
Factor
Factory

Factories
Faces
Facillty

Facilities
Failed
Failure

Faithful
Faithfully
Faithless

Faithfulness
Fairer
Fairly

Fairbank & Co.
Fallen
Fall River, Mass.

Family
Familiar
Familiarity

Fancy
Farm
Farmers

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F. A. Robinson
Faster
Fashioned

Fatal
Father
Father there then

Favor
Favor us
Favored

Favorite
Favorably
Favorable

Favor of the 25th
Feature
February

Feel satisfied
Feet
Fellows

Fellowship
Fellow citizens
Felt

Felix Prater
Fence
Fencing

Ferret
Fever
F. E. Smith

F. E. Vermillion
Field
Figure

Figures
Figuring
Figs

Fighting
Filled
Finger

Fingers
Find
Finish

Finished
Finally
Finances

Financial
Financier
First

First National Bank
First-class
Fired

Firm
Fisherman
Fisher & Hart

Fit
Fitted
Fixed

F. Kelsey
Flat
Flat cars

Flange
Flannel
F. L. Chilton

Flesh
Flexible
Fling

Florida
Flour
Floating

Flow
Flock
Floor

Fluctuation
Fluctuations
Flushing

F. M. Clark & Co.
F. O. B.
F. O. Buell

Foes
Folded
Folding

Folio
Follow
Following

For an
For a reply
For cash

For coal
For correction
For collection

For every
For he loves us
For not

For sale
For same
For sometime

For that
For that company
For these

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For their
For them
For the

For the amount
For the association
For the coal

For the conveyance
For the defendant
For the delivery

For the examination
For the fact
For the invoice

For the keeping
For the lovers
For the month

For the money
For the next
For the opportunity

For the payment
For the plaintiff
For the present

For the purpose
For this
For this season

For this purpose
For this company
For us

For which
For which this defendant
Forward

Forwarded
Forwarding
For

For you
For your city
Forfeit

Forth
Forthwith
Fort Scott

Foreign
Forest
Forever

Fortune
Forget
Forget you

Forgotten
Form
Formed

Former
Formerly
Forgiven

Forgiveness
Forearm
Foreclose

Foreclosed
Foreclosure
Foreman

Forestall
Foregoing
Foster

Fours
Foundation
Found

Fox
Frank Ross
Franklin

Frankly
Frame
Fragrance

Freely
Free silver
Free of such

Freedom
Freeman
Freeman & Co.

Frequent
Frequently
Frequent and difficult

Freight
Freights
Freight bills

Fresh pork
French
French plate

Friday
Friends
Frightened

Frisco R. R.
Fringe
From

From day to day
From me
From the center

From the direction
From the factory
From the foundry

From them
From this
From time to time

From us
From you
Front

Fruit
Fully
Funds

Fundamental
Further
Further claim

Further favors
Furnaces
Furniture Co.

Furniture
Furnish
Furnished

Furnishing
Furnish us
Future

Gaffney & Bennett
Gained
Gallon

Gallery
Galvanized
Gangs

Gannt
Garden
Gardener Bros.

Garment
Garlic
Garnishment

Garland
Gave you
G. C. Henry

G. D. Brown & Co.
General
Generally

Genesis
Genuine
Gentlemen

General Manager
Gen. Supt.
Gen. Pass. Agt.

Geo. B. Dougherty
Geo. C. Cooper
Geo. E. Kiner

Geo. H. Wheeler & Bros.
Geo. W. Easton
Geo. W. Light

Geo. Reed, Esq.
Geo. T. Weaver
George Ross

German
Gets
Get it

Get them
Get there
Getting

Get the goods
Gethsemane
G. H. Davis

G. H. Wheeler
Gifted
Gilt edge

Gilliam
Gingham
Gin

Girl
Give
Given

Give away
Give you
Give him

Give it
Give us
Give them

Give the same
Give the matter
Give the prices

Given it careful
Glad
Gladly

Gladsome
Glass
Glass Bros.

Glassware
Glory
Glorious

Glossy
God's dear Son
Going

Gold
Golden
Golden City

Gone
Good
Goods

Goodman
Good property
Good success

Gotten
Government
G. P. T. A.

Grade
Graded
Gradually

Grant
Granted
Grand Rapids

Grand Rapids, Mich.
Gratifying
Gratification

Granby, Mo.
Granulated
Grass

Grasp
Grain
Grateful

Grabbed
Grace of God
Green

Greenfield
Greenville
Greek

Great deal
Great Britain
Greater

Greatest
Greatly
Griddles

Ground
Ground pepper
Growing

Gross
Groceries
Guarantee

Guaranteed
Guess
Guests

Gulf
Gum drops
G. W. Brown & Co.

G. W. Logan
G. W. Whittington
G. W. Zeigler

Habits
Had
Had a bottle

Had been
Had more than
Had known

Had not
Had you been
Had you known him

Half
Halves
Half barrel

Half shade
Half an hour
Half past

Half million bushels
Halting
Hallowees

Ham sausage
Hams
Hand

Handed
Hand-made
Hand-picked

Hand-sewed
Handwriting
Handle

Handles
Handling
Handled

Hangs
Hanging
Hangings

Hangers
Handsome
Handsomely

Handily
Hannibal
Happy

Haphazard
Happen
Hard

Hardly
Harvest
Harvests

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Harness
Harm
Harmony

Hardware
Harrisonville
Hartford, Conn.

Harrisburg, Pa.
Harold, Smart & Co.
Harrington & Son

Harter Medicine Co.
Harriet Lane
Has

Has been
Has not
Has already

Has the appearance
Hast
Hasten

Hats
Have
Have a

Have been
Have been able to
Have this

Have you
Have had
Have the

Have them
Have to be
Have no such

Have occasion
Have been received
Have you lived

Having noticed
Haviland
Haverhill

Hauling
Hauled
Hay

Haydon Bros.
Hazy
Hazard

Hazards
Hamil & Hall
H. D. Simmons

H. C. Roberts
H. C. Day
Heads

Headley
Headley Grocer Co.
Head cheese

Headlight
Health
Hear

Heard
Heart-broken
Heater

Heated
Heavy
Heavily

Heavier
Heaven
Hebrew

Heber City, Utah
Hedge
He came

He come
He called me
He is a

He is now
He is
He is nearest

He is taller
Here
Hereafter

Hereby
Herein
Hereinafter

Heritage
Hereof
Hereto

Heretofore
Hereunto
Herewith

Heineke & Johnson
Heirs
Heirship

He had
He had been there
He had his

He has
H. E. Harris
Help

Helpful
Helped
Helping

TAY 2 - PAGE 12

Help us
Hence
Held

Helena
Henry Underwood
Henry

Henry James
Henson & Stone
Hesitate

Hesitation
He states
He was

He was able
He was bumming
He was shot

He was standing
He was there
He will

He will be
He will not
He would see you

Hexagon
H. H. Tucker, Esq
Hibler

Hickory
Hieroglyphed
Higher

Higher than
Highest
Highly

Himself
Hinton Bros
Hireling

His
His stay
H. K. Zook & Co.

H. M. Johnson
Hog
Honor

Honest
Honorable
Hold

Holds
Holders
Holding

Holes
Holden, Mo.
Hollingsworth

Holy Ghost
Hollow-ware
Hoop

Hoops
Home
Hope

Hopes
Hoping
Hope these

Hope you will
Hope you will pay
Hopkins

Horses
Hosmer's
Hotel

Hotels
House
Houses

Houston
Household
Hours

How
However
How close

How do you
Howe & Powers
How long

How long you
How long ago
How long have you lived here

How many
How old are you
How tall

How they could
How they are
How that was done

How was the
H. P. Roberts
H. P. Ditmar

H. S. Smalley
H. & St. Joe
H. S. Tipton

Hutchinson
Hub
Huff & Turk

Human
Humanity
Hunger

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Hungry
Hunters
Hurry

Husband
Hydraulic
Hydrant

I
I am
I am doing

I am sure
I am very
I am obliged

I am rather
I am advised
I am very sorry

I am familiar
I am secretary
I am satisfied

I am in receipt of
I am of the opinion
I am not positive

I asked you
I came
I can't say

I could not
I consider
Idea

Ideas
Ideal
Identify

Identified
I did
I did not

I didn't
I didn't have
I don't

I don't know
I don't think
I don't remember

I don't know whether
I do not recollect
If he cannot

If he is nearest
If he was married
If he was born

If his letter
If he does
If I would

If it
If it is your
I find

If not
If such is the case
If the

If the same
If the law
If the papers

If there
If there was
If there was a

If there is
If there is not
If there are

If this is not
If this is correct
If that is so

If the examination
If we were able to
If you

If you are
If you are not
If you are willing

If you had
If you have
If you have not received it

If you can
If you cannot
If you can arrange

If you could not
If you could get him
If you will

If you will send us
If you remit us
If you will advise us

If you will favor us
If you wish
If you wish us

If you prefer
If you refer
If you remit

If you know
If you do not
If you ever

If you would
If you desire
If you favor us

TAY 2-PAGE 13

If you remember
If you care for it
Ignored

I have
I have you
I have some

I have told
I have brought
I have never

I have succeeded
I have thoroughly
I have this day

I have written him
I have your letter
I have your order

I have your favor of the
I have succeeded
I lived

Illinois
Illustrated
Illustrating

I looked
Imitation
Immaterial

Immediate
Immediately
Immediate attention

Immense
Immunity
Import

Imported
Importation
Important

Importance
Impatiently
Imperial

Impertinent
Impair
Implements

Impress
Impressed
Impression

Impressions
Improved
Improvement

Impossible
In
In an

In a better
Inability
Inaction

Inaccurate
In accordance
In a terrible

Inattention
In a few days
In a very short time

Inasmuch as
Increase
Increased

Increasing
Inconvenient
Inconvenience

In care
In care of
Include

Inclusive
Including
Inch

Inches
Inclined
Inclination

Incompetent
Incapacitation
Incorporation

In construction
Inconceivably
Incorporated

Income
In case
In charge

Incident
Incurring
Indebted

Indebtedness
Independent
Independently

Independence
Independence, Mo.
Indeed

Indefinite
Indefinitely
Indemnifying

Indicates
Indicated
Indication

Indications
Individual
Individually

Individuality
Indirectly
Indiscrimination

Indianapolis, Ind.
Indiana
Indian

Indian Ter.
Indorser
Indulgence

Inducements
In every respect
In favor of

Inferior
Infinitely
Inform

Inform you
Information
Information of a satisfactory

In French plates
In full
In good condition

Ingrain
Inheritors
Inheritance

In his own
In his glory
In his application

In his satisfactior
In it
Initials

Injure
Injured
Ink

In my power
Inner
In no case

In our
In our city
In our favor

In order to
In order that
I now live

In place
Inquire
Inquiry

Inquiries
Inquiring
In reply

In reply will say
In regard
In relation

In reference
Instruct
Instructed

Instructor
Instruction
Instructions

Instructed us
Instructed you
Inspect

Inspector
Inspection
Insure

Insured
Insurance
Insurance Company

Instance
Instantly
Instant (Inst.)

Instead
Instead of the debt
In some

Insolvent
Insects
In selling

In settlement
Insert
Inside

Insist
Insinuation
Instituted

Installment
Instrument
In the

In the best
In the car
In the country

In the case
In the ceiling
In the coming

In the city
In the deed
In the age

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In the effective
In the face
In the field

In the most
In the market
In the matter

In the morning
In the meantime
In the midst

In the manner
In the near
In the near future

In the prices
In the past
In the property

In the presence
In the policy
In the scuffle

In the same
In the same letter
In the stove

In the west
In the north
In this case

In this country
In this business
In this way

In this collection
Into
Into the

Into a
Into our
Into his

Into the kitchen
Into the matter
In place

In that place
In that shape
In that room

In their claim
In their payments
Intend

Intended
Intending
Intention

Interest
Interest you
Interested

Introduced
Introduction
Introducing

Interchanged
Interchangeable
Interplea

Interpleader
Intimation
Interruption

Interior
Intoxicated
Invest

Investment
Investigate
Investigated

Investigating
Investigation
Invoice

Invoices
Involved
Inventory

Invitation
In view of the large
In which

In which the
In which you complain
In what part

In writing
In your
In your bill

In your city
In your county
In your case

In your direct examination
In your life
In your letter

In your town
In your wish
Iowa

Iowa City, Iowa
Ivory
Iron

I refer you
I return
I remain

Irrevocable
Irrevocableness
Irreparable

TAY 1-PAGE 15

Irrelevant
Irregular
I saw

Isaac K. Sobey
Is closed
Is considerable

I send
I send you
I send them

I see that
Is fully satisfied
I shall be pleased

Is just as
Is limited
Is made

Is not
Is not numbered
Isn't

Is refused
Is received
Issue

Issued
Issuance
Is to be

Is there a
Is tied up
Is that the

Is that the place
Is the same as
I suppose

I suppose you
It be reduced
It could not

Item
Items
Itemized

I think you will find
I think they were
I think the

I think
I had not
It has touched

I thought
I then
It

It is
It is a very
It is a bad thing

It is a question
It is by far
It is being

It is claimed
It is customery
It is desirable

It is advisable
It is eaten
It is much

It is my
It is good
It is not necessary

It is necessary
It is probable
It is very

It is very much
It is sent
It is useless

It is reserved
It is quite
It is quite likely

It is very difficult
It isn't
It is not

It is the
It is to be
It may be

It might be
It seems
Itself

Its
It will
I trust

It will be
It will not
It will be necessary

It will give us more
It will save
It will be of

It will certainly
It will suit you
It was

It was a
It was the
It was not

It was returned
It was sometime
It wouldtake

TAY 2-PAGE 15

It would pay
It would be
I was

I was a
I was the
I was sent

I was running
I was employed
I will send

I will ask you
I would
I would say

I would advise
J. A. Benedict & Co.
Jacob

Jack Lavery
Jackson
Jackson County

Jacksonville
Jail
Jailer

James Allen
James Gray
James Clark

James Monroe
James Abbott
James Atkinson

January
James J. Gilpin
Jas. Bruin

Jas. Collins
Jasper County
J. B. Carter

J. C. Allen
J. C. Matthews
J. C. Manning

J. D. Carney
J. Edgar
Jefferson

J. E. Glass
Jelly
Jeopardize

Jerico
J. H. Dunnegan
J. H. Hamil

J. H. Hume
J. H. Mason
J. Holland & Co.

J. J. Miller
J. K. Reer
J. L. Dickson

J. L. King & Co.
J. L. Taylor
J. L. Thompson

J. M. Frost
J. M. Jones
J. M. Russell

Job
Jobber
Jobbers

John Faber
John Nelson
John Clark

John Stough Lumber Co,
John Means
Johnson & Johnson

Join
Joints
Joint-heirs

Joist
Jordan
Joseph W. Hall

Joseph Murphy
Joseph French, Esq.
Journals

J. P. Carter
J. P. Thorn & Co.
J. P. Warden

J. R. Larabee & Co.
J. S. Henderson
J. T. Turner

Jubilant
Judging
Judgment

Judicial
Judy
Jugs

July 10th
Jumps
Jump

Jumbo
Jumbos
June

Junction
Jupiter
Jurisdiction

TAY 1—PAGE 16

Just
Justly
Justify

Just received
J. W. Davidson
J. W. Purdy

Kansas
Kansas City
Kansas City, Mo.

K. C. F. S. & M.
Keep
Keep you

Keet-Rountree
Kegs
Kelly & Harris

Kensington
Keplin & Arnold
Keys

Kilns
Kind
Kinds

Kind enough
Kind order
Kindly

Kindly remember us
Kindly advise
Kindly follow

Kindly send
Kindly send us
Kindly advise us

Kindness
King
Kingdom

Kinsman's
Known
Knowing

Knowledge
Knoxall
Knoxville

Knocked
Knock-down
Koshkonong

Labor
Labor-saving
Label

La Crosse
Lady
Ladies' hose

Laid
Land
Language

Larger
Largest
Largely

Large cities
Lard cans
Last

Last time
Last May
Last December

Last named
Lastly
Latest

Lately
Late mail
Later

Later than the
Latter
Lath

Laundry
Law
Lawyer

Lawyers
Lawful
Lawrence County

Lazy
L. B. Hunt
L. D. Clarkson

L. D. Mason
Learn
Learned

Lead
Leader
Leaded

Leather
Leakage
Lebanon, Mo.

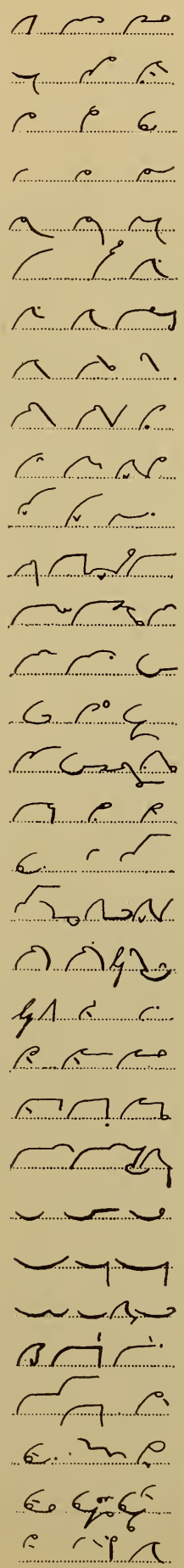
Leber Kase
Lecture
Left

Left hand
Left side
Legal

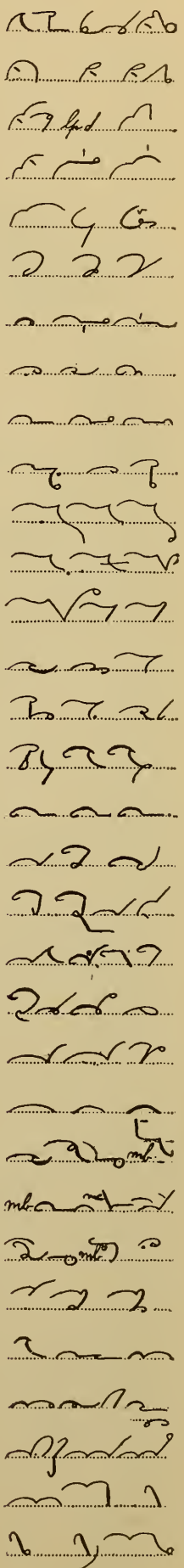
Legally
Legible
Legitimate

TAY 2—PAGE 16

Legislature
Lemon
Lenox
Length
Lentils
Leopold
Less
Less than
Lessened
Let
Let us
Let us know
Let us have
Let us hear
Let nothing
Letter
Letter-heads
Levy
Levied
Level
Lexington
Liable
Liabilities
Liberty
Liberal
Library
Lien
Lieu
Lifted
Lifeless
Lightly
Lighter
Lightening
Literature
Liggett & Myers
Like
Like to have you
Like the samples
Limit
Limited
Lima
Link
Linen
Linings
Linoleum
Lineal
Lincoln, Neb.
Lips
Liquid
List
Listed
Listening
Little
Little Rock
Little Rock, Ark.
Litigation
Lively
Liver
Livery
L. J. Bruner
L. J. Wright
Loaded
Loading
Loans
Local
Locals
Located
Locating
Localities
Locomotive
Locomotive engineer
Loftiest
Long
Long ago
Longs
Longer
Long time
Longer time
Long-hand
Long live thee
Longer than
London
Looked
Looking
Looked like
Lookout
Loose
Loosening
Lord God Almighty
Losses
Looseness
Los Angeles
Lot
Lots
Lot of seed
Louisville



Louisville, Ky.
Louisiana, Mo.
Low prices
Lower
Lowest
Lowest rates
Lowell, Mass.
L. P. Jones
Loyalty
Ludlow
Lugs
Lump
Lumber
Lunch
Lyons County
Machine
Machinists
Machinery
Made us
Magaws
Mahogany
Maine
Maintain
Mailed you
Make
Make us
Make you
Make these
Man
Manhood's
Manufacturer
Manufactured
Manufacturers
Manufacturing
Manufacturing Co.
Manipulation
Manipulators
Manage
Manager
Manner
Mankind
Manual
Mandamus
Manilla
Mansfield, Ohio.
Manchester, Va.
Marvel
Marvelously
Market
Marked
Marking
Married
Margins
Marshal
Martin
Martinsburg
Mary Lorry
Maryville
Marley & Kirby
March
Marshfield, Mo.
Marseilles
Master
Material
Materially
Matchless
Matter
May
May be
Maynard
Maysville, Ark.
M. B. Donovan
M. B. Markham
M. C. Baker
McMurry
McPherson, Kan.
M. B. Kelsey
Means
Meanwhile
Measures
Measurement
Meadville
Mechanical
Medium
Mediums
Medicine Lodge
Medical examination
Melissa Jordan
Memory
Memorize
Memorandum
Memoranda
Member
Members
Membership
Memphis



Memphis, Tenn.
Mental
Mentioned

Merit
Merits
Merrick & Lee

Merchant
Merchants
Merchandise

Mercy
Merely
Messrs. Case & Simmons

Messrs. C. E. Udell & Co.
Messrs. B. Dresley & Co.
Messrs. Lake & Roupe

Messrs. Poage & Co.
Messrs. Parker & Co.
Messrs. T. J. Boyd & Co.

Messiah
Messianic
Message

Metropolitan
Mexican
M. Hoffman

Michigan
Middleton
Middleton Grocer Co.

Might have been
Mightiest
Millet

Miller's hand brushes
Milligan
Milligan Grocer Co.

Milwaukee, Wis.
Minneapolis
Minnesota

Minn.
Mines
Miner

Miners
Mining
Mined

Minutes
Mingled
Mirror

Mistake
Mistakes
Mistaken

Mistook
Misunderstood
Misunderstanding

Miss
Miss you
Mission

Misses
Missouri Lumber Co.
Mississippi Valley

Missouri Pacific
Missouri Bar Association
Mississippi

Misdirected
Misfortune
Miserable

Misplace
Mitchell & Sholes
Mix

Mixed
Mixed candy
M. L. Nesbit

M. L. Thomas
Moderate
Mohair

Moire
Moline, Ill.
Moment

Momentary
Month
Months

Monthly
Money
Moneys

Momentary
Monometalism
Monometalist

Monday
Monday morning
Monday night

Monkey
Monett
Montana

Monroe
Montgomery
Moore Park

Moonlight
Moquette
Mortgage

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Mortgagor
Mortgagee
Morgan, Tex.

More than
More than this
Moreover

Morning
More promptly
Moral

Morse & Co.
Morsel
Most

Motion
Motorman
Mouldy

Moulding
Mouldings
Mountain

Mouse-eaten
Mournfully
Moves

Moving
Movement
Mr.

Mr. Black
Mr. Blanks
Mr. Dooley

Mr. Howser
Mr. Watson
Mr. Massey

Mr. Mosher
Mr. Rogan
Mr. Russel

Mr. Roper
Mr. Seidel
Mr. Smith

Mr. S. Simmons
Mr. Schapker
Mrs.

Mrs. Reager
M. S. Marshall
M. Thennesy

Must be
Must be paid
Must therefore

Must have been
Muscatels
Mustards

Mundane
Municipal
Mutually

M. W. Schapp
Muslins
Myself

My subscription
My examination
My recollection

Myth
Mystic
Mystery

Names
Name you
Name plate

Namely
Named
Nashville, Tenn.

Natchez, Miss.
Nathan Ortenburg
National

Nature
Natural
Naturally

Navy beans
N. B. Griffin
Nearer

Nearly
Nearest
Near his

Neatness
Necessary
Necessarily

Necessity
Nectarines
Neosho

Neglect
Neglected
Neglecting

Neither
Neighbors
Nerves

Net proceeds
Neutralizes
Never discussed the

Newark, N. J.
New Orleans, La.
New Haven, Conn.

TAY 2 - PAGE 18

New Mexico
New Franklin
New Port, R. I.

Newspaper
Newspapers
New York

New York State
Next
Nice

Nicely
Nickel
Night

Nights
N. M. Lyman
No. (number)

No. 4
No. 50
Noah Martin

Noble
No doubt
No more than

Nominal
Nomination
None

None of the money
Non-payment
Noon

No other
No other one
No one is

North
Northern
Northeast

Northwest
Northwestern
North Carolina

No sir
Notice
Notices

Notify
Notified
Notification

Not
Nothing
Not only

Not more than
Notions
Note book

Note what you say
Note contents
November

Novelties
Now
Now constructed

Null and void
Numbers
Numerous

Nursing
Nut
N. W. Ellerton

Oats
Obey
Obeyed

Object
Objected
Objection

Objection sustained [immatr']
Objected to as irrelevant and
Objected to by the counsel

Oblige
Obliged
Obligating

Obligation
Observe
Observation

Obtain
Obtained
Occasion

Occasions
Occupation
Occur

Occurs
Occurred
Occurrence

Occupy
O'clock
October

Odor
Of a
Of an

Of an order
Of any goods
Of all cars

Of all that
Of course
Offer

Offered
Offered you
Office

Offices
Officer
Officers

Office buildings
Office seekers
Official

Off
Off-seed
Of good material

Of him
Of it
Of our

Of our business
On our representative
On order

Of such
Of said policy
Of

Often
Oftenest
Of taking

Of the
Of the river
Of the same

Of the glass
Of the book
Of the damage

Of the size
Of the defendants
Of the difficulty

Of the most
Of the bank
Of the directors

Of the market
Of the best
Of the year

Of the plaintiff
Of the pieces
Of the others

Of the city
Of the company
Of the room

Of the week
Of the risk
Of the order

Of the time
Of the years
Of the enclosed

Of the premium
Of the clients
Of the goods

Of this
Of this sale
Of this kind

Of this month
Of this country
Of this city

Of this man
Of that class
Of that fact

Of these
Of them
Of their

Of which are
Of your
Of your place

Of your receiving
Of your reputation
Ogden, Utah

Ohio
Oh
Oil pots

Oil sardines
Oil
O. K.

Old man
Old age
Older

Olive
Oliver
O'Mara

Omitted from
On
On account

On an order
On a sheet
On a sharp

One
One day
One-half

One of them
On goods
On his

On hand
On his thigh
Only
Only reason
On our
On our guard
On our bond
On our hands
On our books
On our accepting the
On rates
On receipt of this
On talking
On the
On the statement
On the subject
On the merits
On the other side
On the part
On the part of plaintiff
On the following
On the mining
On the part of the defendant
On the first
On the total
On the side
On the other side
On the note
On the draft
On the price
On the contrary
On the following
On the breakers
On the building
On the market
On that
On that side
On that account
On this claim
On this basis
On this question
On these goods
On track
On track here
On us
On which
On you
On your draft
On your books
On your property
On your order
On your face
On your return
Opaque
Open
Opened
Opening
Opera chairs
Operators
Operating
Operation
Opinion
Opinionative
Opposing
Opposition
Opportunity
Option
Or
Or a
Oranges
Orchard
Order
Order number
Order No. 12
Orders
Ordered
Ordinary
Ordinarily
Ordering
Oregon
Organize
Organized
Organization
Original
Originally
Or the
Osage
Oscar Jenkins
Other
Other dealers
Ought
Ought not
Ounce
Our
Ours
Our best

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Our business
Our claims
Our claim has
Our clients
Our commission
Our collection
Our directors
Our line
Our notice
Our order
Ourselves
Our salesman
Out
Outlook
Outlast
Outline
Outside
Outset
Out same
Outshines
Outstanding
Outrageous
Outrun
Out of dishes
Out of the city
Outfit
Outcome
Out everything
Oven
Over
Overhead
Oversight
Overlook
Overlooked
Overland
Overstock
Overcharge
Overestimated
Over-ruled
Over his
Over your line
Owe
Owing
Own
Owned
Owner
Owners
Owner's risk
Own risk
Oysters
Oyster Falls
Packed
Packing
Packages
Packing house
Packing company
Packet
Pacific
Pacific, Mo.
Paid
Paid that
Paid their money
Pails
Painstaking
Paints
Painted
Panic
Pandora
Paola, Kans.
Paper
Papers
Papered
Part
Party
Parties
Parlor
Parsons
Paradise
Particular
Particulars
Particularly
Partnership
Participate
Partition
Paris
Pasturage
Passenger
Passengers
Past
Patent
Patents
Patented
Pattern
Patterns
Patrons
Patience

TAY 2 - PAGE 20

Pause
Pay
Payable

Payment
Pay more attention
Pearl

Pearl buttons
Peaceable
Peacefully

Pea beans
Peaches
Pears

Peculiarity
Pecans
Pedro

Pedestal
Peeled pie peaches
Penny

Pencil
Pending
Penmanship

Pentecost
Penalties
Penetrates

People
People's
People's party

Petition
Petitioners
Petitioner's

Peter Smith
Pet Ozark
Peoria, Ill.

Per cent
Per box
Per dozen

Per day
Per ton
Per pound

Per yard
Per annum
Per cord

Per cwt
Per bushel
Per bbl.

Per tierce
Per M.
Per hundred pounds

Permit
Period
Perform

Perfect
Person
Personal

Personally
Personal attention
Permanent

Persuaded
Pertaining
Persevere

Perishable
Perforated
Perplexed

Perfectly
Perhaps
Perpendicular

Permitting
Perseverance
Pertle Springs

Perfect satisfaction
Pharaoh
Philadelphia

Philadelphia, Pa.
Phillips
Philistine

Philanthropic
Phoenix
Photograph

Phrases
Phrenologist
Physical

Phyfer & Johnson
Picnic
Picture

Piece
Pieces
Pie peaches

Pierce City
Pigs
Pile

Pilgrim
Pilgrimage
Pillow

Pipe
Pipe fittings
Pistol

Pitiable
Pittsburg, Pa.
Pivots

P. J. Williams & Son
Plans
Plants

Plates
Placed
Plated

Placard
Places
Place them

Place the
Platform
Plaintiff

Plaintiff's counsel
Please
Please note

Please state
Please ship
Please place

Please examine
Please return
Please send

Please send me
Please send us
Please mail us

Please advise us
Please ship us
Please give the

Please send check
Please take notice
Please do not

Please accept our thanks
Pleased
Pleasant

Pleasure
Plenty
Pledge

Pleadings
Plow
Plough

Plows
Plunge
Ply

Pocketed
Point
Points

Pointed
Polish
Polished

Policy
Policies
Politics

Political party
Poorer
Popular

Populist
Population
Poplar Bluffs

Pork
Porters
Portraits

Portion
Porcelain
Portland, Ore.

Post
Postal
Poster

Position
Possessed
Possessor

Possession
Possessions
Possible

Possibly
Positively
Possibility

Possibilities
Pottage
Pottery

Potatoes
Pounds
Poughkeepsie

Power
Powder
Prayers

Practising
Practically
Preferred

Preferring
Preferable
Previous

Previously
Previous sale
Preserve

Preserving
Presence
Pressure

Present
Presented
Presentation

Pressed
Prevents
Prevention

Prevent us
Prepared
Preparation

Preparations
Preparatory
Predicted

Prediction
Prevailing
President

Precious
Premises
Presume

Premium
Preceding
Precision

Prepaid
Precede
Preach

Pretty
Price
Prices

Print
Printed
Principally

Privilege
Prior
Private

Prime
Primacy
Priest

Probable
Probably
Probability

Probate Court
Process
Processes

Procure
Procured
Proceeds

Proceedings
Procession
Proclamation

Produce
Production
Profit

Profits
Profitable
Profession

Proficient
Profane
Program

Progress
Prohibition
Prompt

Promptly
Promptness
Prompt attention

Prompt acceptance
Promised
Promises

Promissory
Prominent
Pronounce

Pronounced
Proof
Proper

Properly
Property
Proposition

Proposal
Proposals
Pro rata

Prospects
Prosperity
Prosperously

Prosecution
Prosecuting
Prosecuting witness

Protect
Protected
Protest

Protested
Provide
Providing

Providence
Provisions
Prove satisfactory

Provocation
Prone
Proxy

Prunes
Prudence
Public

Public sale
Publication
Public auction

Pump
Pumping
Pumpkin

Purchase
Purchaser
Purchases

Purchased
Purcell, I. T.
Purcell National Bank

Purpose
Purporting
Pursuant

Purview
Pushed
Pushing

Qualms
Quantity
Quality

Quarter
Quarters
Quality of material

Question
Questions
Queen

Queen City
Quick
Quickly

Quietly
Quires
Quincy, Ill.

Quote
Quote you
Quotation

Rabbit
Rachel
Rag

Raisins
Railway
Railroad

Railroad Company
Railroads
R. A. Kelley Co.

Rakes
Ranges
Rapid

Rapidly
Rash
Raspberries

Rate
Rate of
Rather than

Rattle
Rattlesnake
Ratan

Raymond
R. B. Grainer
R. D. Porter

Reason
Reasons
Reasonable

Realize
Realizing
Realized

Realization
Reclamation
Reach

Reaches
Reached
Ready

Readily
Really
Real estate

Real estate deal
Reams
Reaction

Reader
Reading, Pa.
Rebound

Receipt
Receipts
Receipt of advice

Reciprocate
Reciprocated
Reciprocity

Receive
Receiver
Receiving

Record
Recording
Recorder's

Recently
Recognition
Recollection

Recommended
Recognizing
Recleaned

Recover
Re-cross examination
Rectified

Re-called
Redeem
Redemption

Reduce
Reduction
Re-district

Red clover
Red Oak, Ia.
Re-direct examination

Reels
Refuse
Refuses

Referee
Referred
Reference

Referring
Reflection
Reflections

Refinery
Refrigerator
Refresh

Regalia
Regular
Regularly

Regarding
Regardless
Regret

Regretting
R. E. Howard
Re-instate

Reject
Rejected
Relate

Relation
Relations
Relative

Relator
Relating
Release

Released
Releasing
Rely

Relying
Reliable
Relieve

Relished
Remark
Remain

Remains
Remained
Remainder

Remit
Remitted
Remittance

Remittances
Remember
Remedy

Remington
Remuneration
Renew

Renewal
Render
Rendered

Repairs
Represent
Represents

Represented
Representing
Representative

Representation
Report
Reports

Reporter
Reported
Repent

Repentance
Replevin
Replace

Replaced
Repeated
Repeatedly

Reply
Replying
Reputation

Republic
Republican party
Require

Requires
Required
Requirements

Request
Requested
Requested you

Requesting
Re-set
Respective

Respectively
Responsible
Responsibility

Resident
Residents
Residence

Results
Restore
Restoration

Respectfully
Respectfully decline
Rested

Resisting
Re-ship
Resources

Reside
Resume
Respite

Response
Retain
Retailed

Retailer
Retainers
Retired

Return
Returned
Returnable

Retard
Reverse
Reversing

Revealed
Revised
Revised version

Revision
Review
Reviewed

Revolver
R. H. Frank
R. H. Hornidy

Ribbon
Riding
Right hand

Right away
Right there
Rightful

Righteousness
Rings
Ripe

Risk
Rise
Rivets

Riveted
River
Rival

Robert Laird & Co.
Robert Anderson
Rock candy

Rockport
Rochester, N. Y.
Rogers

Rogers & Rucker
Rolls
Roller

Rollers
Rude
Roofing

Roscoe Bros.
Rosedale, Kans.
Route

Rough
Rugs
Rugged

Rule
Rules
Ruled

Running
Rush
Rushed

Sabbath
Sack
Sacks

Sacked
Sacrifice
Safely

Sale
Sales
Salesman

Salem
Salem, Ore.
Salt Co.

Salt Lake City
Salina, Kans.
Saloon

Salmon
Salvation
Same

Same as
Same was
Same was sent

Sample
Samples
Sampson

Santa Fe
Santa Fe, Cal.
Sandsburg

Sandusky, O.
Saturday
Satisfy

Satisfaction
Sausage
Saunter

Saved
Savory
Savannah, Ga.

Sawed
Saw him
Saw log

Says
Says there is
Scale

Scarce
Scarce with us
Scattered

Scandinavian
Schedule
Schemes

Schuyler
School
Science

Scientific
Scott
Scott St.

Scott Investment Co.
Scotch
Scotch bowls

Score
Scores
Scour

Scraped
Scrambling
Scranton, Pa.

Scripture
Season
Seasoned

Season of the year
Search
Seattle, Wash.

Sebree
Secure
Securing

Securely
Security
Secret

Secretes
Secretary
Section

Second birth
Sedalia
Seductive

Seen
Seen him
Seeing you

Seemingly
Seed
Seedlings

Seized
Self
Selfish

Self-reproach
Select
Selected

Selector
Selection
Seldom

Sell you
Seligman
Semi-annual

Semi-anthracite
Send
Send this

Send you
Send us
Sent

Sentence
Sentences
Sensual

Separate
September
Serve

Served
Service
Services

Servant
Serious
Seriously

Series
Serge
Session

Set-offs
Setting the rolls
Settling

Settled
Settlement
Several

Sewing machines
Sewerage
S. F. Hopkins

Shall be
Shall I
Shall we have

Shall send them
Shall not be able to
Shadow

Shaft
Shalt
Shank

Share
Sharp
Sharpen

Shattered
Shape
Shell

Shells
Shelled
Shell walnuts

Sheriff
Sheep
Sherman

Sherman, Tex.
Ship
Shipped

Shipment
Shipments
Shipping

Shipping bill
Shields
Shingles

Shirts
Shippers
Should

Should be
Should some
Should have

Should make
Should be pleased
Should you order

Should you desire
Should he decide
Should you be

Should have come
Should we be able to
Should very much

Should be considered
Should you not be able to
Should be called upon

Short
Shorts
Shorter

Shortest
Shortly
Shorthand

Short time
Short time back
Shortage

Shoulder
Shoulders
Shot

Shovel
Shovels
Showing

Shove it
Shotwell & Co.
Shrink

Shrunk
Shredded
Sickness

Side-track
Side spring
Side by side

Sidewalks
Sideboard
Siding

Sifted
Signed
Signature

Signette
Silk
Silver

Simply
Similar
Simpson & Flavins

Simmons Hdw. Co.
Single
Single man

Since
Since the time
Sinful

Sin-cursed
Sioux City, Ia.
Sisal

Sister
Situated
Situation

Six months
Sixty days
Size

Sizes
Skill
Skilled

Skillful
Skillets
Skidmore, Mo.

Skylark
Skylight
Skylights

Slack
Slept
Sleeping

Slip
Slip-shod
Slight

Slightest
Slow
Sluggish

Slum element
Small
Smaller

Smallest
S. M. Brown
Smell

Smithing
Smith & Evans
Smoked

Smooth
Smyrna
Snatch

So as
Soap
Society

So far
So far as
Sofa

Soft
So good as
Soil

So long
Sole
Sold

Solicit
Soliciting
Solicitation

Solvent
Solution
Solid

Soldered
Solemn
Solitary

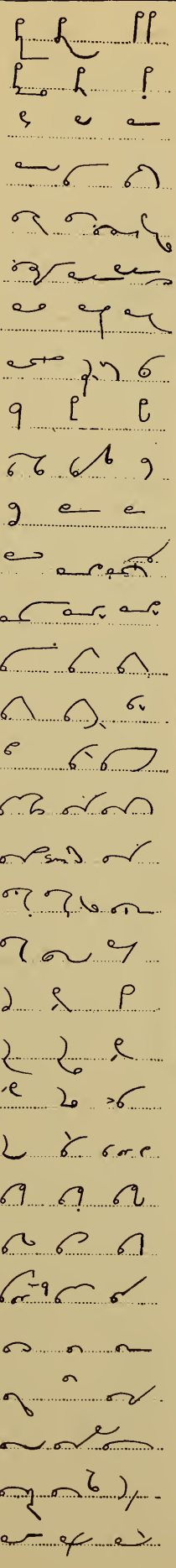
Someone
Sometimes
Sometime ago

Sometime past
Somewhat
Somewhere

Something
Some reason
Some other

Some trouble
Some of these
So much

Son of God
Son-in-law
Soon



TAY 1 — PAGE 25

Sooner
Sorts
Sorry

Sorrow
South
Southern

Southeast
Southwest
Southwestern

South Bend
Sought
Soups

Source
Space
Sparta, Mo.

Special
Specially
Specific

Specified
Specifications
Specialties

Special words
Speculation
Speculative

Spends
Spencerian
Spikes

Spiders
Spiritual
Split

Splendid
Spot
Spotted

Spot cash
Spokes
Spoken

Spoiled
Square
Squarely

Square top
Spring
Springs

Springer
Sprinkler
Spring opens

Springfield
S. Slager
Stability

Staggered
Stable
Stand

Stand in the way
Standing
Standard

Standards
Stained glass
Start

Started
Starting
State

States
Stating
Stated

Statement
State if you
State if your

State if you saw
State if this man
State if you are acquainted

State if you have
State what
State what was his

State what you know
State whether
State whether or not

State now
State where your
State where you were

State your relation
State your name
State to the jury

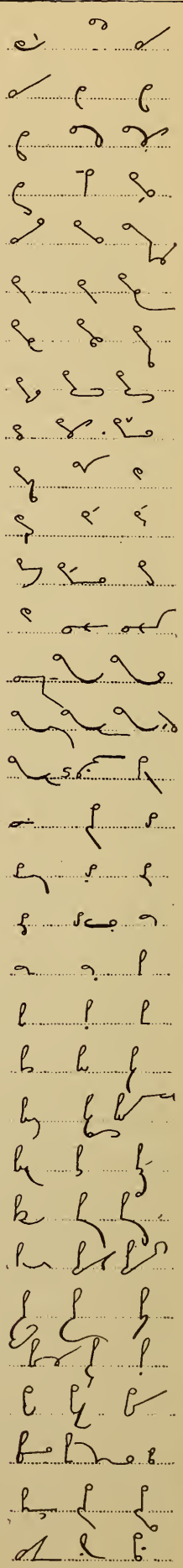
State of Missouri
State that he
Stating

Station
Station agent
Stationery

Statistics
Stated remittance
Statutes

Statu quo
Staple
Staples

Starch Co.
Stave
Stays



TAY 2 — PAGE 25

Steam
Steady
Steel

Steel rail
Steelville
Stenographer

Step-father
Stewart & Co.
Still

Stipp
Stick candy
St. Joseph

St. Joseph, Mo.
St. James
St. L. & S. R. R.

St. Louis Bridge Co.
St. Louis, Mo.
Stock

Stock-holder
Stock-holders
Stock company

Stock of goods
Store
Stores

Storage
Stopped
Stopping

Storm Lake
Stove
Stockton, Cal.

St. Paul
St. Paul, Minn.
Stranded

Strange
Straight
Straightened

Strawberries
Street
Streets

Street Car Co.
Strip
Strike

Strong
Strongest
Stringency

Strictly
Struck
Struggling

Study
Studied
Student

Stuff
Styles
Stygian

Submit
Submitted
Submitting

Submission
Subject
Subject to your order

Substitute
Substitution
Subscribed

Subscription
Suburbs
Subsequently

Subterfuge
Succeed
Succeeded

Success
Successor
Successful

Successive
Such as
Such a matter

Suddenly
Sued
Suffered

Sufficient
Sugar
Sugars

Suggest
Suggestion
Suit

Suite
Suitable
Sullivan

Summer
Summary
Summons

Sum necessary
Sunny
Sunshine

Sunday
Supply
Supplies

TAY 1—PAGE 26

Supplied
Supply you
Supplying you

Superintendents
Superintendent
Superior

Supreme Court
Support
Surprise

Surprised
Surveyed
Survived

Surviving
Surgeon
Surgical

Surrender
Surrendered
Surely

Surrounding
Sustain
Sustained

Suspended
S. V. Barnes
Sway

Swapping
Sweet
Sweet Springs

Swell
Swellings
Swift

Swift, Fowler & Co.
Sworn
Sworn for plaintiff

Sworn and testified
Symptoms
Synonym

Syria
Syrup
Syracuse

Syracuse, N. Y.
System
Systematic

Tables
Tablet
Tabulated

Tacoma, Wash
Take
Taken

Takes
Taking
Take a drink

Talk
Talking
Talent

Talents
Tank
Tanks

Tapestry
Tare
Tariff

Task
T. A. Wheeler, Esq.
Taxes

Taxing
T. B. Altman
T. Dilm

Teas
Teacher
Technical

Tell
Tell the jury
Tell the court

Tell the difference
Telephone
Telegram

Telegrams
Telegraph
Telegraphed

Temper
Template
Temporary

Tempting
Tender
Tendency

Tennessee
Terragona
Terms

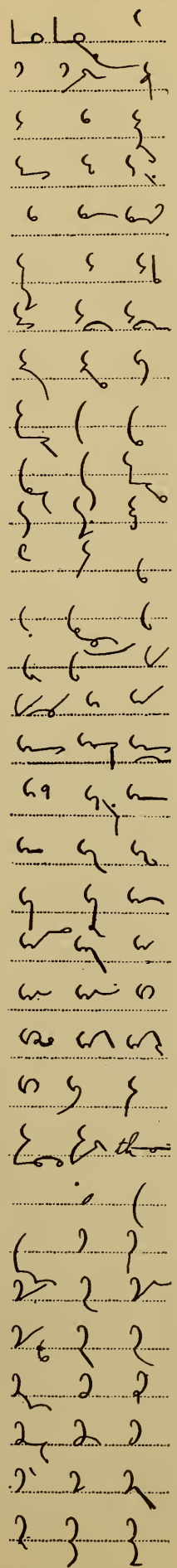
Terminate
Termination
Terrible

Territory
Test
Testimony

Testimonial
Testified as follows
Testament

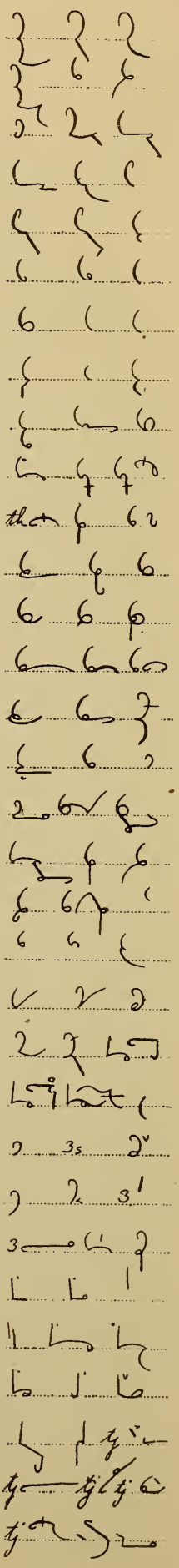
TAY 2—PAGE 26

Texas
Texas Pacific
That
That are
That are reported
That first time
That he
That his
That he was born
That I can
That I have
That I paid
That is
That is my
That is my recollection
That it was the
That the
That the days
That the account
That the more
That the market
That the order
That the price
That they are
That they can be
That their
That there is
That there is nothing
That there was
That took place
That was
That was the
That we did not
That will
That which
Thanks
Thanking
Thanks for same
Than
Than the
Than any other
Thayer
Thayer, Mo.
That you
That you are
That you can
That you can do
That you can make
That you considered
That you did pay it
That you give
That you give it
That you have
That you have not
That you had
That you had accepted
That you may be
That you request
That you remember
That you should
That you should not
That you should know
That you would
That you would send us
That you will be
That you will be able to
That you were
That you wish
That your
That your customers
That your report
T. H. Cosgrove
The
The first
The other
The other room
There
Thereat
There are
Thereafter
There are no
There are thousands
Thereby
Therefore
Therefrom
There is
There is a
There is nothing
There is some
Therein
Thereof
Thereon
There should be
Thereto
There was
There was an



TAY 1-PAGE 27

There was no
There will be
There will have
There was nothing
These
These will
They are not
They are unable to
They can be
They can get
They have
They will
They will be
They will be the
They were
Then
Thence
Them
Themselves
Think
Thinking
Think he did
Think it
Think that
Think this
Think you can
Think you would
Theme
Theodore
Theodore Forrest
T. H. Moore
This day
This draft
This difficulty
This difference
This is
This is not
This is the
This is satisfactory
This matter
This may be
This morning
This one
This question
Thirza
Thickly
This
Third
Third class
This summer
This subscription
Thimble skein
This time
This will
This will not
This will be satisfactory
Thought
Thoughts
Thought you
Thoughtful
Thorough
Thoroughly
Thorns
Thorny
Thornbrough
Thomas Gordon
Thomas Garwood [Co.
Thompson Manufacturing
Thou
Thread
Threes
Thrice
Through
Threw
Three dollars
Three-quarters
Thumb
Thursday
Ticket
Tickets
Time
Time to time
Timbers
Timothy
Timmonds
Tin
Tiniest
Tipton
Title
T. J. Boyd & Co.
T. J. Carter
T. J. Howser
T. J. Lawson
T. J. Murphy
To abolish
To a case



TAY 2-PAGE 27

To be
To be able to
To better advantage

To be filled
To be favored
To balance

Tobacco
To call
To call your attention

To come
To collect at once
To correct

To
To do
To do this

To do so
To do something
To do the fair thing

Today
To dispose
To fire that

To go
To give us
To give you

To give the order
Together
Together with

To have
To have any more
To have a statement

To have been
To have considerable
To have the

To have them
To have payment
To have you

To have your favors
To have your order
To hear

To hear this
To hand
To harm you

Toil
To keep
To keep it

To keep these
Told
Told you

Toledo
Toledo, O.
To make a

To make a trade with you
To make a superior article
To make it clear

To make it an object
To make some
To make the

To make this
To make us
To move

Tomorrow
To meet the
Tomatoes

Tongue
Tongueless
Tonight

Tool
Tools
To our

To our branch
To our place
Too much

To see
To sell you
To spend

To serve
To place the
To place the order

To please you
To pay
To pay nothing

To put together
Topeka
Topeka, Kans.

Top
Top shelf
Top figure

To quote you
Torch
To reduce

To the
To the advance
To the bank

To the above
To the bill
To the best of my recollection

TAY 1-PAGE 28

To the capacity
To the company
To the credit

To the different
To the effect
To the factory

To the manner
To the opinion
To the present

To the property
To take
To take this

To this city
To this letter
To those

To that time
To that question
To them

To thank you
Total
To us

Tough
Town
Towns

Township
Tower
Towards

To-wit
To you
To your advantage

To your customers
To your immediate acceptance
To your trade

Tracer
Trade
Traded

Trading
Track
Tract

Track bolts
Traitor
Train

Transit
Translated
Transportation

Traveling
Traveling salesman
Transact

Transacted
Transaction
Transactions

Transacting
Transfer
Transferred

Transferring
Transfer Co.
Trask Fish Co.

Treaty
Treated you
Treacherous

Treatment
Treasurer
Trenton, N. J.

Trial
Triable
Tried

Tried this
Trifles
Trimming

Trip
Triplicate
Triumph

Trivial
Troy
Trodden

Trouble
Troubled
Trust

Trusting
Trustee
Trust the delay

Trust Company Building
Truly
T. R. Wallace

Try
Trying
Tubular

Tuesday
Tumbler
Turbine

Turkish
Turkey
Turned

T. W. Cook
Twice
Twist

TAY 2-PAGE 28

Type
Typewriter
Typewriting
Typewritist
Typewrite
Type foundry
Ultimate
Ultimo
Unable
Unable to
Unanimity
Unattainable
Unavoidable
Unbridled
Unbroken
Unclaimed
Uncertain
Uncollected
Uncollectible
Uncontrollable
Under
Under the
Under the circumstances
Understand
Understanding
Understood
Understood you
Undertake
Undertaking
Undersigned
Undersold
Under his
Under this
Undoubtedly
Undo
Unexpected
Unexpectedly
Unearned
Unexpired
Unfit
Unfilled
Unfinished
Unfolding
Unfortunate
Unfortunately
Unfriendly
Urge
Urgent
Urgency
Unhesitatingly
Union
Union Depot
United States
United States Marshal
Unimproved
Unintentional
Unknown
Unless
Unless you remit
Unless you know them
Unlock
Unmistakable
Unnecessary
Unpaid
Unpracticed
Unproductive
Unprofitable
Unpunctual
Unquestionable
Unseen
Unsatisfied
Unsatisfactory
Until
Unthinking
Unusual
Usually
Unwilling
Up
Upon
Upon you
Upon receipt
Upon receipt of this
Upon our agent
Upon which
Up to this time
Up-to-date
Up there
Upstairs
Upholstered
Us
Use
Used
Usually
Useless
Use it
Use the goods

Use no other
Utah
Utmost
Vacancy
Vague
Value
Valued
Values
Value received
Valuable
Valid
Valuation
Vanity
Vanilla
Vanishing
Varies
Various
Varying
Vase lamps
Vendue
Ventilator
Veneered
Very
Very close
Very likely
Very much
Very much obliged
Very near a year
Very truly
Very truly yours
Verdict
Verified
Versus (vs.)
Vexation
Via
Victor
Victory
Vicinity
View
Views
Vienna
Vigor
Vigorous
Virgins
Village
Vim
Violated
Virtue
Visit
Visited
Vice-President
Vision
Vocation
Vouchered
W. A. Bald
Wagons
Wagon tongues
W. A. Horn
Walked
Walking
Walnut
Walnut Grove
Waldron
Wall Bros.
Wamsley
Want
Wants
Want us
Want them
Wander
Wandered
Ward
Wardrobes
Warrants
Warranty
Wares
Warsaw, Mo.
Was
Was a member
Was cancelled
Was due
Was duly
Was damaged
Was dead
Was killed
Was his
Was it
Was married
Was made
Was not
Was not aware
Was not thoroughly
Was received
Was sent
Was said
Was soon

Was served
Was the first
Was the first time

Was there
Was there any
Was thrown

Was to take the place
Waste basket
Washed

Washouts
Wash tubs
Washington

Washington City
Washington, D. C.
Water

Water-tank
Watchword
Wausau

Wavelets
Wax
Waybill

Way clear
W. C. Adkins, Esq.
W. C. Noble

W. C. Stonebreaker
W. C. Watson
We

We are
We are able to
We are advised

We are certainly
We are considerably
We are in receipt of

We are inclined
We are making
We are not

We are not able to
We are receiving
We are sure

We are sorry
We are selling
We are satisfied

We are very much
We are willing
Weary

Wearied
Weapon
Wealth

Weakest
We beg
We believe

We can
We can do
We can get

We can get it
We can get them
We can make

We can send them
We cannot
We could

We close
We do not
We do not know

We do not see
We do not think
We do not have

We don't think
We did not
We deem

We deal
We desire
Wednesday

Week
Weekly
We enclose

We enclose invoice
We give
We have

We have been
We have executed
We have examined

We have had
We have been there
We have mentioned

We have no
We have not
We have nothing

We have sold
We have some
We have sent

We have sent you
We have said
We have shipped

We have these
We have your order [14th
We have your favor of the 14

We have your letter
We have your esteemed
We had not

We hand you
Weights
Weighed

Weighing
Weir City
We know

Wellington, Kans.
We make
We make it

We make nothing
We may
We may have

We may hear
We may be able
We must

We must ask you
We must get
We must make

We must request you
We must say
We might be able to

We notice
We note you say
We note what you say

We note what you state
Wentworth, Colo.
We offer

We presume
We quote you
Were you acquainted

Were
Were received
Were substituted

Were the
Were there
We were very

Were you
Were you there
We regret

We received
We remain
We sent you

We send this
We see nothing
We see no reason

We shall be glad
We shall be pleased
We should be pleased

We suppose you
We supposed
We submit

We sold
West
Western

Westport
We trust
We think there

We take the
Wet weather
We understand them

We would
We would be
We would be able to

We would be pleased
We would do so
We would like

We would send you
We will
We will accept

We will advise you
We will be pleased
We will give the order

We will have
We will make
We will make you

We will mail you
We will send you
We will send you the

We will ship
We will sail
We were

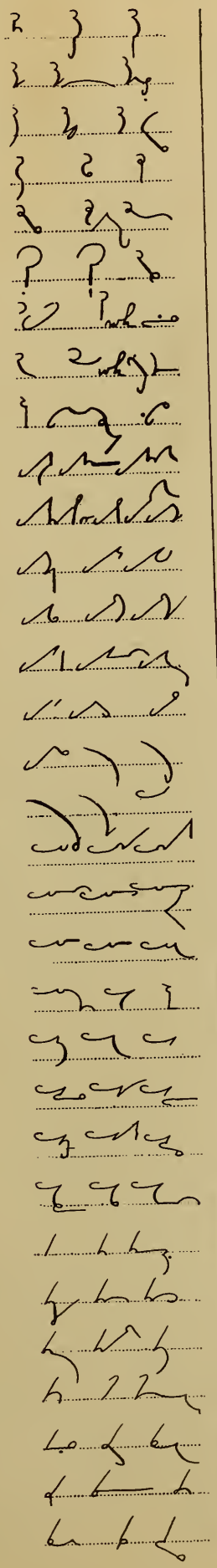
We wired you
We wish
W. F. Gordon

What
What you
What you know

What you have
What you say
What you saw

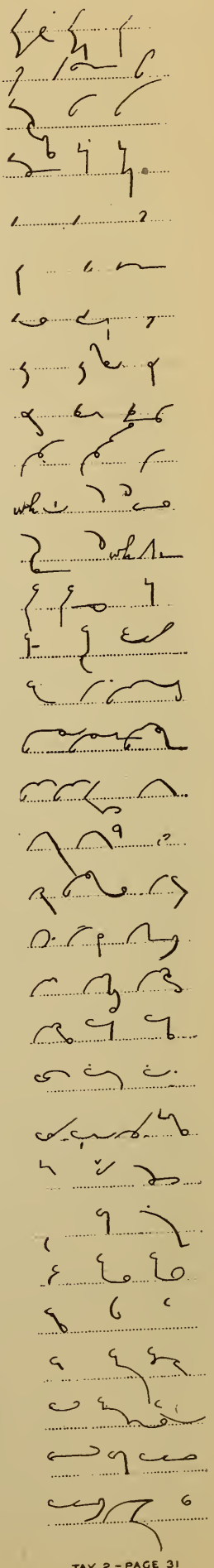
What you did
What you state
What do you

What did you
What was done
What was it
What was the
What was the matter
What was the understanding
What was there
What was the first
What was your business
What that was
What that is
What is it
What is your business
What is that reputation
What is your name
What were you doing
What were you doing there
What position
What relation
What time
W. H. Acres
Whatever
What we know
W. H. Brittain, Esq.
Wheat
Wheeling, W. Va.
Wheels
Where did your
Where did you go
Where did you live
Where do you reside
Where do you live
Where was the
Where was the defendant
Where were the
Where were you
Where this
Where they are
Where there are
Where the defendant
Where he came
Wherefore
Whereon
Whereupon
Whereas
Whereabouts
Whether
Whether or not
Whether there is
Whether the
When
When you
When you are
When you are ready
When you come
When you can
When you can ship
When you get
When you got
When you have
When you remit
When your
Whetted
When I was
Whenever
When he
When he calls
When he will
When the car
When the turn
When the rate
When the plans
When this difficulty
When this
When they come
Which
Which you
Which you can see
Which you desire
Which you may
Which you mention
Which you order
Which you report
Which you say
Which you were
Which are
Which are manufactured
Which case
Which has been
Which has never
Which is a
Which is correct
Which is made
Which is now
Which is the
Which please



TAY 1 - PAGE 31

Which was received
Which was the date
Which time
Which were
Which we make
Which will have
Whiffle-trees
While
While there
Whiskey
White
White, the defendant
Who
Whom
Who are
Who had
Who have
Who make
Who owns
Who won it
Who were
Who was
Who was present
Who has had
Who has been
Who is now
Who is the counsel
Wholesale
Wholesale house
Wholly
W. H. Owen
Why
Why not close
Why this company
Why is it
W. H. Wright & Co.
Wichita
Wichita, Kan.
Wide
Widow
Width
Weiner wurst
Wife
Willing
Wilmington
Wilkinson
Wilson & Co.
Williamsburg
William
William Chapman
Will be
Will be there
Will be considered
Will not
Will not be
Willow Springs
Will oblige
Will say
Will satisfy
Will take pleasure
Will you
Will you advise us
Will you explain
Will you please
Window
Windows
Wind mill
Winner
Winning
Windsor
Winona, Mo.
Wipers
Wiped
Wired
Wisconsin
Without
Withdrew
Withered
Withhold
Witness
Witnesses
With best
Within
With
With all
With an order
With a sample
With any one
With a remittance
With another
With correction
Withdrawal
With enclosed
With enclosure
Will give your order
With his



TAY 2 - PAGE 31

With him
With it
Within the reach

With some one
With the
With the buggy

With the defendant
With the exception
With the plaintiff

With the size
With the sun
With the subscription

With the way you have
With them
With those

With this
With this matter
With this difference

Without delay
Without any trouble
With us

With you
With you direct
With your

With your request
Wm. Harris
Wm. M. McClure

Wolves
Wonder
Wonderful

Wood
Wooden
Woodcock

Wood beam plows
Work
Worked

Worker
Workman
Workmanship

Worth
Worthy
World

Worldly
Word
Words

Word-signs
Worse than
Worship

Worcester, Mass.
Would
Would be able

Would do so
Would have been
Would make i

Would not
Would say
Would say that

Would there
Wound
Wove

Woven
W. P. Stewart
W. Rando'ph

Wraps
Wrapping
Wrangle

Wrecking
Write
Writer

Write the
Write you
Write us

Write you again
Written
Written you

Wringers
Wrong
Wrote you

Write the policy
W. W. Gideon
W. W. Wilson

W. W. Thomas
Wyandotte
Wyoming

Yards
Yardmaster
Yarn

Yankee
Year
Yellow

Yes sir
Yes or no
Yesterday

Yet
Youth
Young

Younger
Young man
Young America

You
You are surely
You are not making

You are only
You are very much
You have been

You can
You cannot
You can sell us

You can get them
You can accept
You could

You claim
You have
You have not

You had better
You had collected
You may

You may order
You may now
You may ship

You may have
You may draw
You may state

You may send
You may get
You may return

You make
You make no
You mention

Your name was
You say
You say that

You said
You state
You stated

You saw
You send us
You should

You should send
You should have
You should send these

You will
You will be able to
You will favor us

You will find
You will have
You will have difficulty

You will kindly
You will not
You will not be

You will notice
You will take notice
You will then order

You would advise us
You would have
You would look it up

You would say
You were
You were not

You wish
Your
Your company

Your coal
Your favor
Your favor of the 25th

Your favorable
Your letter
Your letter of the 9th

Your letter of the 6th
Your memory
Your name

Your name is
Your order
Your returns

Your receipt before
Your remittance
Yourself

Yourselves
Your sample
Your track

Your trade
Your valued favor of the 29th
Yours

Yours truly
Yours very truly
Yours faithfully

Yours sincerely
Yours of the 2d
Zenia, O.

Zephyr
Zenith
Zealous

Reading Exercises

WITH the most difficult word and phrase outlines selected from the matter and arranged in a vocabulary for practice before reading or for reference while reading. Notice that only a part of these selections are arranged in the manner explained, and part are left for the student to make out without any help of any kind. They should be read and written over and over until they can be read rapidly. "Legal Letter" and "Specifications for Electric Plant" should be read and transcribed on the machine until they can be read rapidly, and transcribed on the machine accurately, and properly punctuated.

Advertising

1 Leader Democrat
Wrote you
Inserting
Classified
Ad
Chemical
Extinguisher
Discontinued
Entirely
Was sent you
Every other
Saturday
Issue
Insertions
Early

2 Junction
Series
Advertisements
Advertising
Error
Omitted
Electrotypes
Refused
Honor

3 Batch
Drug
Corporation
Copies
Daily
Weekly
Vouchers
Record
Yearly
Contract
Quarter
Known

4 Globe-Democrat
Containing
Incomplete
Select
Cincinnati
Peruna

5 Unless
Attorney
Collection
Ignored
Assumed
Without

6 Chicago Herald
Rand, McNally & Co.
Sundays
Wednesdays
Acceptance
Card
Postal
Proof
Publication
Collect
You will please
At once

7 Courier Journal
Louisville
Wood's Investment Co.
Miscellaneous
Wants
For sale
Correct
Appeared
Agents
Chances
Classification
Wrong
Credited
Complete
Recently
Pyramid
Replied
Examine
Source
Strikes
Wrapper

8 Coffeyville
Regular
Papers
Agate
Liberal
Over
Revision
Extra
Furnished

9 Sacramento
Reference
Photo-engraving
Inasmuch as
Heretofore
Double-column

Publishing

1 Publishing
Report
Hours
Spent
Evidently
Convinced
Success
Devoting
Energy
Canvassing
Occupation
Trusting
Earnestly
Increase
Ann Arbor

2 Contents noted
Volumes
Inclusive
Rather
Scarce
Depend
Complete
Specimen
Pages
Previous
Explanation
Telegram
Print
Walla Walla, Wash.
Acknowledging

3 Advise
Levison & Co.
Ridpath's History
Expect
Leather
One-fourth

4 Enclosure
As stated
Additional
Remittance
Cover
Within
Endeavor
Understanding
Regarding

5 Statement
Shipment
Herewith
Instead
Investigation
Wrongly
Excuse
Blunder
Various

6 Joliet
Assure
Disappointed
Hopes
Continuing
Remainder
Experience
Felt
Confident
Thoroughly
Started
Necessity
Duties
Induce
Publisher
Fairly
Liberty
Circulars

7 Perusal
Bibles
Described
Manufacturers
Finest
Country

8 Binding
Prospectus
Section
Applications
Territory
Whatever

9 Certainly
Delightful
Stories
Grand
Thrilling
Interesting
Pronounced
Endorsed
Ministers
Household
Justice
Handle

Advertising.

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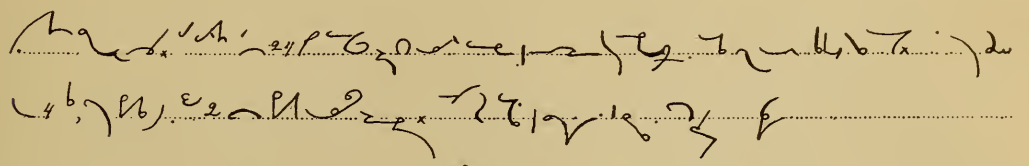

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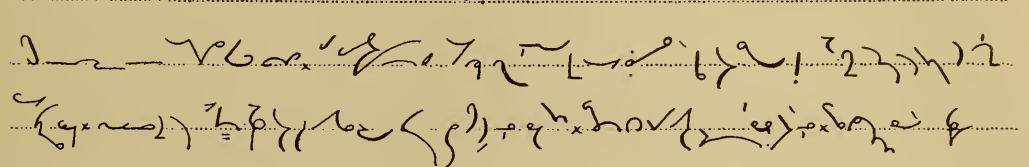

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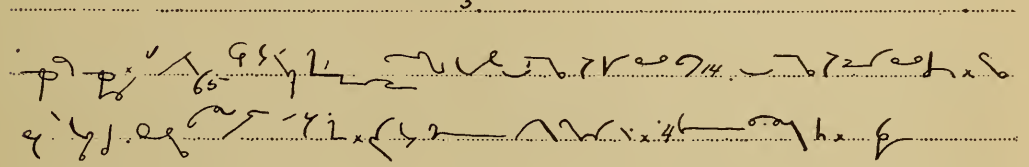

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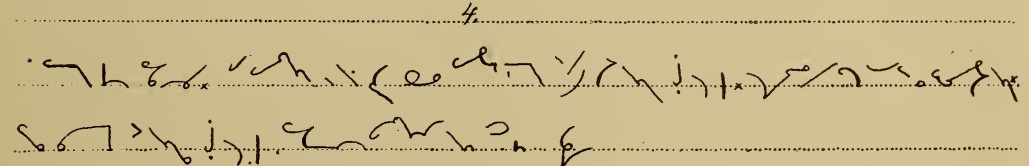

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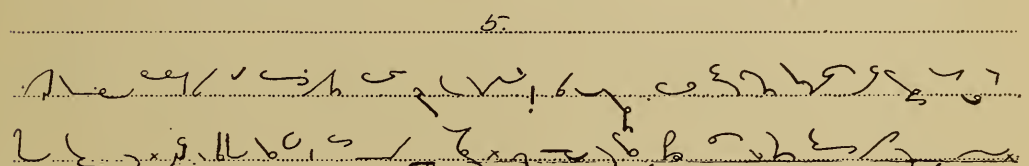

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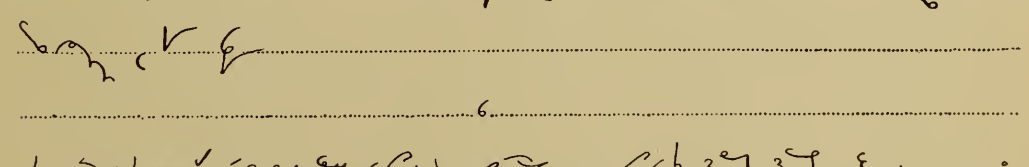

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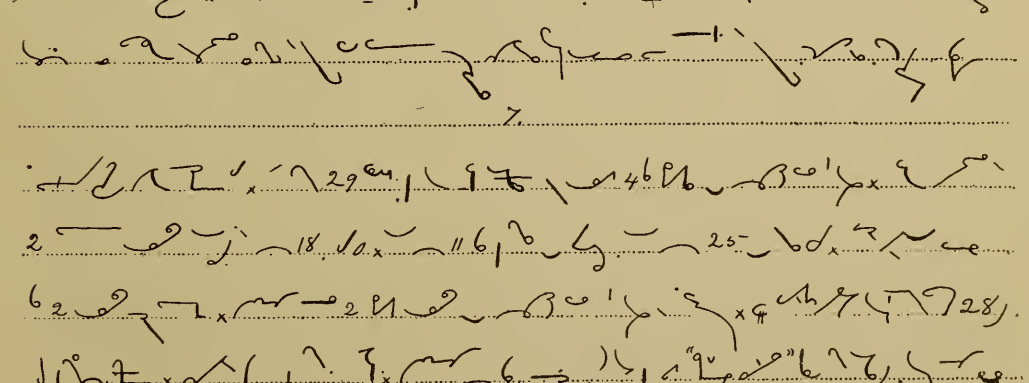

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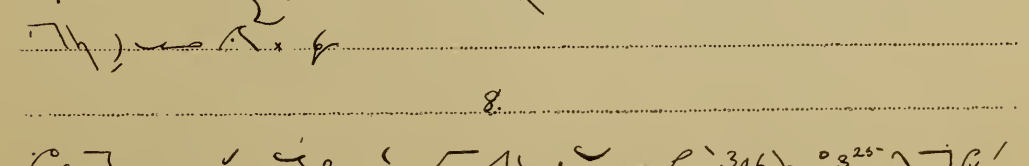

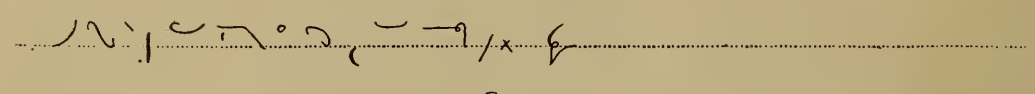

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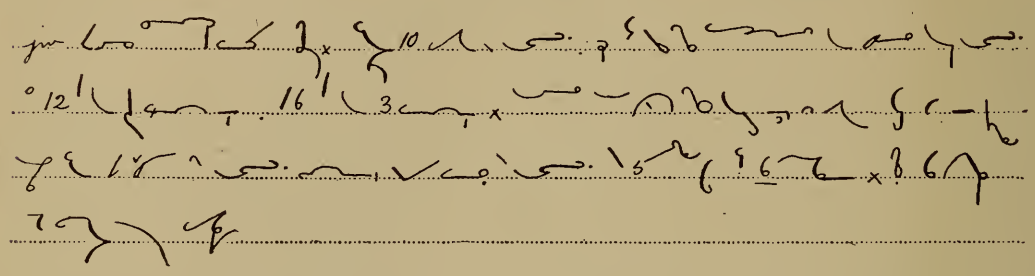

Publishing.

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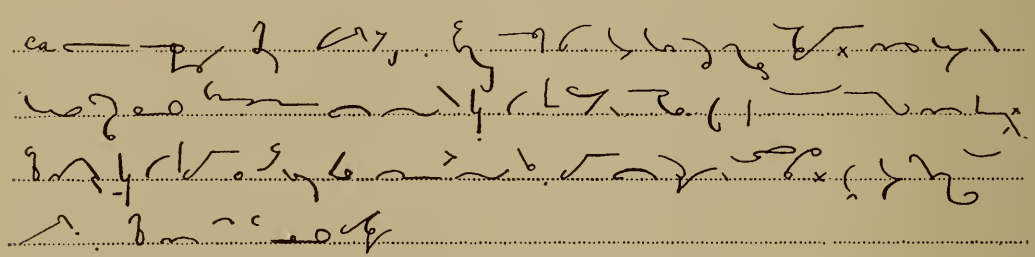

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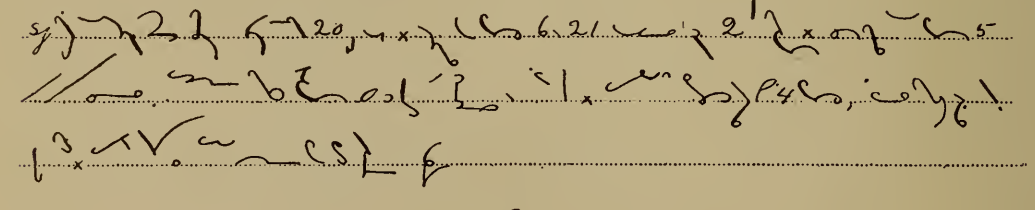

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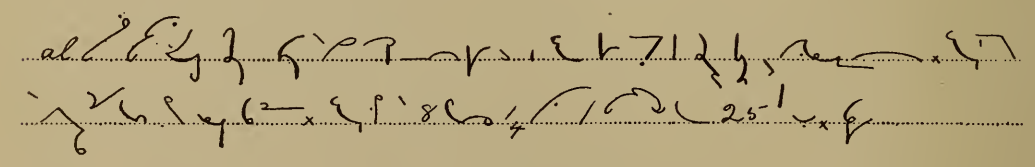

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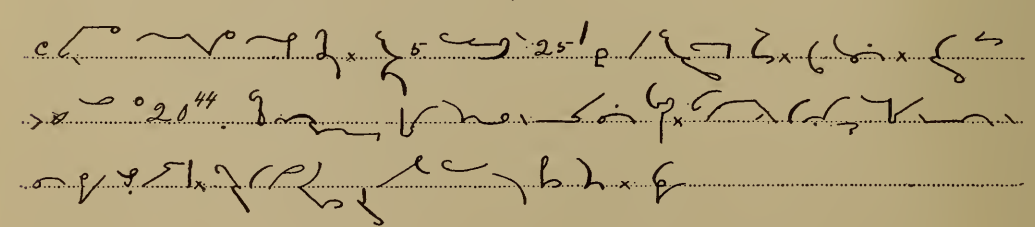

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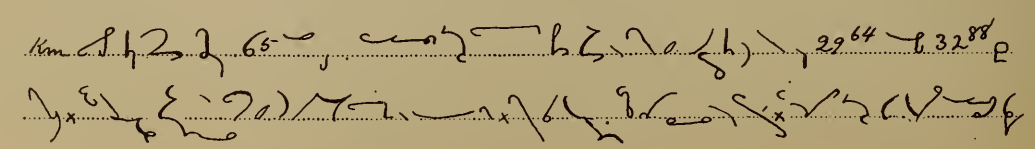

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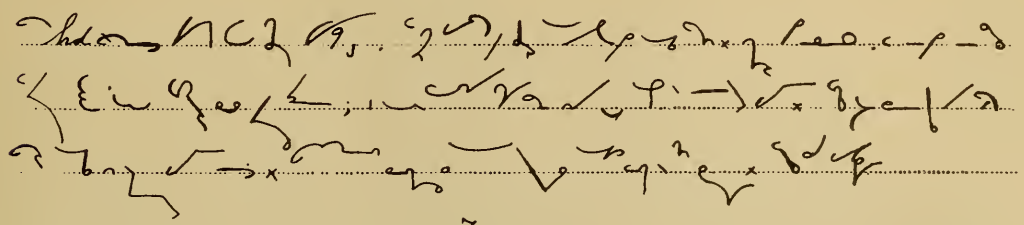

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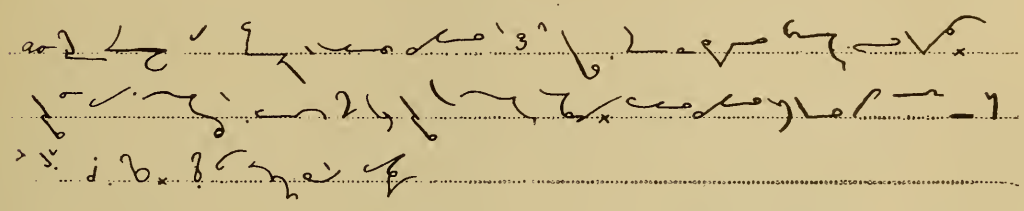

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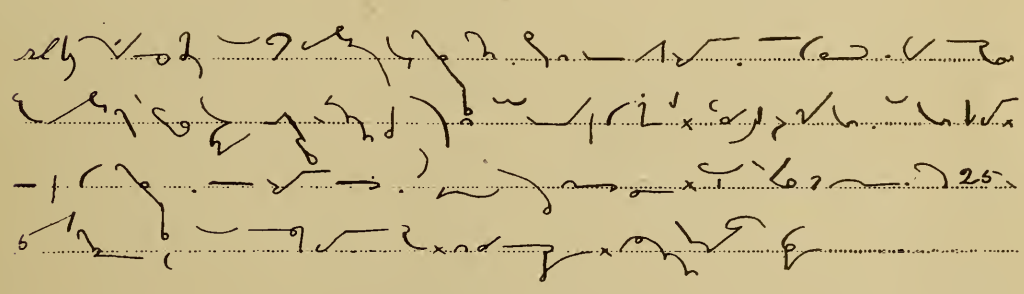

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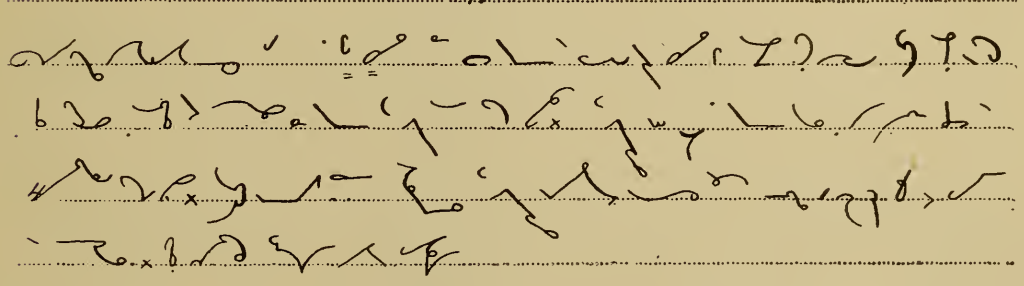


Legal Letter

Answer
Inquiring
County Court

Issue
Funding
Bonds

Judgment
Rendered
Coupons

Chapter
Particularly
Statutes

Investigated
Apparent
Ambiguity

Conclusion
Title
Indication

Indebtedness
Clause
Section

Proceeds
Thereof
Redeem

Redemption
Support
Theory

Entitled
Included
Notwithstanding

Review
History
Legislation

Impels
Session
Acts

Chapter
Revised
Statutes

Language
Specifically
Heretofore

Hereafter
Capital
Explicit

Appropriate
Confine
Power

Amended
Omitted
Existing

Successive
Amendment
Affects

Question
Distinction
Original

Subsequent
Intended
Limit

Incorporated
Re-adopted
Concerning

Judgment-indebtedness
Based
Warrant

Dignity
Absence
Fraud

Conclusive
Validity
Justness

Defence
Thereto
Whereas

Interposed
Hence
Justly

Permitting
Invalid
Judicially

Determined
Establishes
Reduced

Constitutional
Limitations
Creation

Collusion
Holding
Authorities

Partake
Arises
Affirmatively

Implication
Prohibit
Construing

Specifications for Electric Plant.

Comprehensive
Construction
Emphasized

Directly
Elementary
Resorted

Ambiguous
Operative
Controls

Proviso
Disjunctive
Provisos

Superfluous
Previous
Elections

Ballot
Absolutely
Submitted

Unqualifiedly
Repealed
Connection

Electric
Specifications
Engines

Generators
Switchboard
Motors

Substantially
Dimensional
Scale

Dynamo
Contractor
Instruments

Reserves
Apparatus
Erection

Connections
Feeders
Engineer

Services
Operated
Tested

Necessitates
Right-hand
Horizontal

Automatic
Governor
Interchangeable

Economical
Initial
Armature

Friction
Overload
Periods

Vibration
Objectionable
Noise

Foundation
Concrete
Cement

Maximum
Practically
Bolts

Raceways
Cables
Data

Cylinder
Diameter
Crank

Pulley
Steampipe
Exhaust

Fly
Sub-base
Revolutions

Accessories
Adjustable
Out-board

Oiling
Reservoir
Commutator

Throttle
Flanged
Ideal

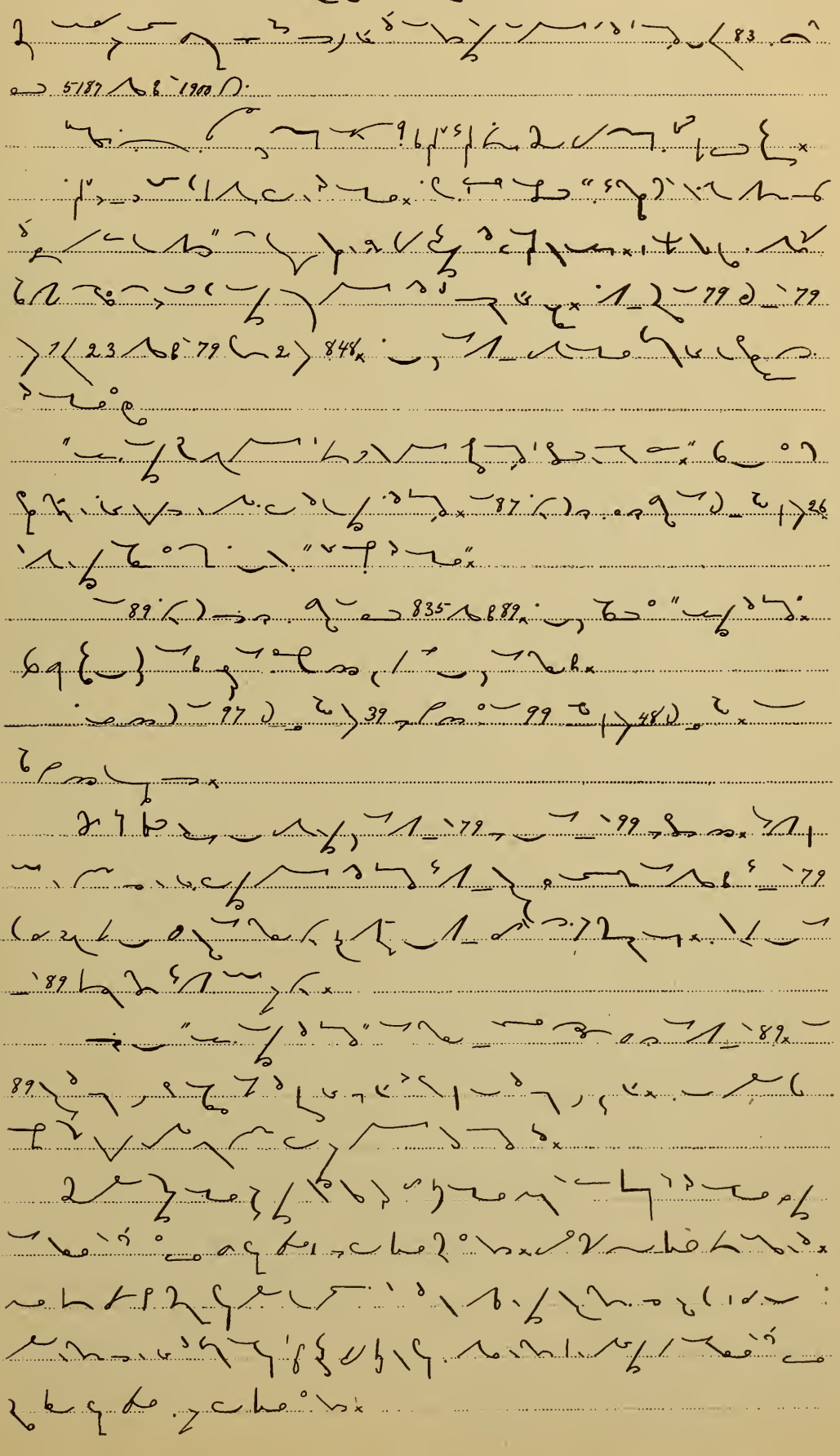
Relief
Valves
Lubricators

Wrenches
Utensils
Multipolar

Amperes
Centigrade
Atmosphere

Volts
Non-porous
Equalizer

Legal Letter.



Specifications for Electric Plant.

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